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ABSTRACT

This second edition of "Poverty Profile", published by the Missionary Society of St. Paul the Apostle as part of their Campaign for Human Development, updates the data examined in the earlier (1972) edition and examines some of the current social welfare programs designed to alleviate the affects of poverty. The extent to which poverty affects millions of Americans is discussed and specific groups such as the elderly poor, children, the rural poor, the urban poor, and the working poor, along with the racial-ethnic distribution of poverty are addressed. Various standards that are used to measure poverty, such as the poverty index and the one half of the median income index are defined and explained. A variety of government sponsored programs such as the U.S. Department of Agriculture's Food Assistance Programs, Title VII and Title XX for the elderly are discussed. Also included is an explanation of myths and facts about welfare programs and welfare recipients. A short bibliography on poverty, hunger, the elderly, employment, housing, health, social welfare programs, and other poverty related issues is included. (Author/AM)

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Poverty Profile USA

Poverty in America — the
statistics and the people
who make up the poor in
the world's most affluent
nation.

by
Mariellen Procopio

and

Frederick J. Perella, Jr.

U.S. DEPARTMENT OF HEALTH,
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Preface

The first edition of *Poverty Profile*, published in the Fall of 1972, seems to have had useful results for both the Campaign for Human Development and for many persons committed to social justice in the United States. Over forty thousand copies have been circulated and read by lay adult discussion groups, journalists, government policy makers, religious order superiors, and students in Catholic and public school systems. Several state Offices of Economic Opportunity and ten Catholic dioceses have produced reports of similar format, analyzing data on poverty in their own geographic areas. Most of these reports improved on the style and content of our booklet, and we have learned much from friends and counterparts at state and local levels. Finally, most satisfying is the knowledge that many educators have found this tool useful in their efforts to inform students and enable them to analyze social issues which have serious moral and political ramifications.

Much of the data included in the 1972 edition of *Poverty Profile* is outdated now, although social and economic patterns reported in the booklet persist. Government programs have changed significantly, and issues such as government bureaucracy, federal and state deficits, budgetary inefficiency and general income policy in a time of economic slowdown have moved to center stage in the national debate. In this second edition, *Poverty Profile 1975*, we have attempted to update the data examined in the earlier edition, and examine some of the current social welfare programs designed to alleviate the effects of poverty. The content is not offered as a substantive examination of the causes of poverty or of all possible directions for social change. Our hope is that *Poverty Profile 1975* will serve as a resource booklet for those who wish to have concise documentation of the existence of poverty in the United States, in order to act to change that fact.

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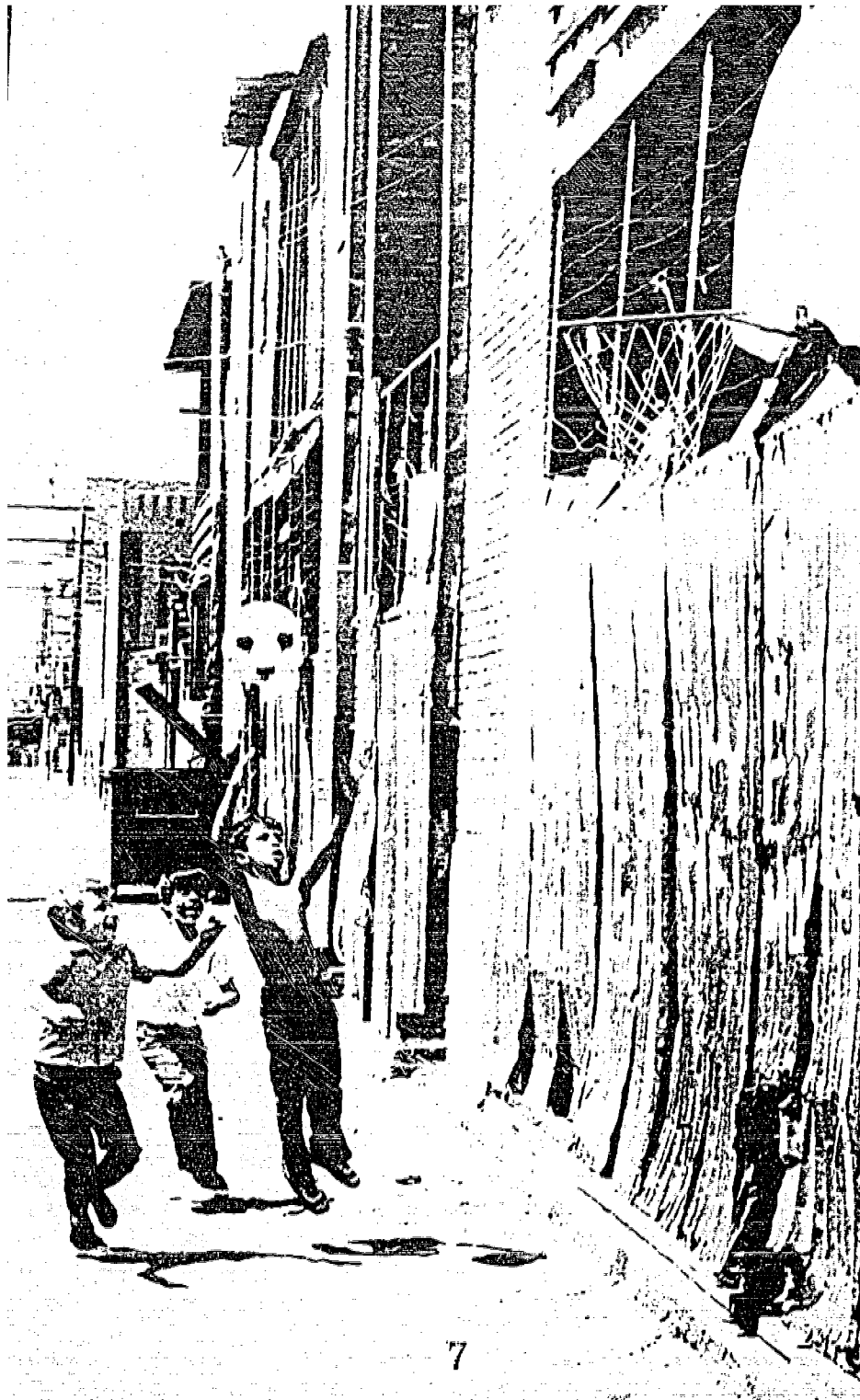
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***Introduction:
The Challenge of the Campaign
for Human Development***

"A greater spirit of solidarity among the rich, the marginal, and those still trapped in poverty."

Adapted from the 1969 Bishops' Resolution to establish the Campaign for Human Development.

How do you create solidarity, across class lines, on the issue of poverty? Poverty has been analyzed and talked about, made the subject of political campaigns and sermons, for the last ten years until people are virtually immune to the word. And yet, the Census Bureau's figures reveal that there were 24.3 million poor people in the United States in 1974, and probably many more if a reasonable standard of living is used as a poverty index. In polls measuring the prominence of certain issues in public opinion, poverty ranks far down the list. It seems that talk solves nothing.

The educational goal of the Campaign for Human Development is to create a new awareness about poverty among the Catholic people, and all Americans, which will nurture empathy among classes and a community of effort, producing a new understanding of poverty and its causes, and a will to end them through new solutions. In short, change is the goal of the Campaign: changes in the present patterns of power and income distribution in this society. Systemic changes, however, will only occur if present attitudes and behavior of all socio-economic groups are also changed, somehow bringing about different and more humanizing ways of social interaction. In light of the fact that the National Planning Association, in 1969, estimated that it would cost \$100

billion in the 1970's to eliminate poverty from the land, not even considering the cost in social strain and conflict, it is apparent that a major job is called for. How can change be generated?

The term "poverty" has been vaporized into many related and distracting issues in the past few years: welfare, militance, riots, law and order, tax burdens, Vietnam, busing, low-income housing relocation, and more. But poverty still exists. Inadequate planning, understanding, expenditures, and conviction on the part of the nation as a whole, have characterized efforts to alleviate the poverty cycle. The last twelve years have taught us several hard lessons about poverty: *first*, poverty itself is a combination of economic and social factors; and *second*, its causes and solutions will often differ from group to group, among geographic areas and among numerous cultures. Generalizations about the "Black community," the "Spanish speaking community," the "poor," and so on, are most often simplistic and invalid. *Third*, eliminating poverty is not an easy or quick job.

Large national programs, supported by taxpayers at a distance, or private charity programs which reach only one aspect of poverty without touching others, and which do not necessarily affect the attitudes of the givers, are not enough. They are necessary, but much more is needed besides.

Solidarity among the groups must be worked for, so that the needs and aspirations of each group may be commonly achieved. They must not be seen as threats to one another. In a time of recession, shrinking economy and political cynicism, such solidarity among diverse groups is very difficult to achieve.

To begin, large national programs of the government and of private foundations are essential to build a national will for change. In addition, understanding, thorough investigation of issues, education about facts, involvement, tedious persuasion and suffering on the part of ordinary citizens, attempts to build coalitions, people in day-to-day situations using their own expertise and talents, are also necessary.

Two approaches are suggested to create solidarity across class and ethnic lines:

1. Develop the conviction in different groups that the root causes of many of their needs or problems are related, and that only by working together in coalition can the goals of each group be realized. The poor and many other groups share many of the same basic problems, even though the appearances may differ from group to group. Poverty is essentially powerless-

ness — the inability to choose, or the lack of opportunities to make one's life more fully human. By working together to gain strength and effectiveness, each group may be satisfied, and human community may be created.

2. Preach the social implications of the Gospel of Christ and the Church, educating ourselves and other men and women to the realization that being deeply concerned and active for justice is a required and inherent part of being a Christian for everyone, laity included.

Jesus made it abundantly clear that working for justice for the poor and the oppressed is an inescapable requirement of following Him:

Then the virtuous will say to Him in reply, "Lord, when did we see you hungry and feed you? Or thirsty and give you drink? When did we see you a stranger and make you welcome? Naked and clothe you? Sick in prison and go to see you? Insofar as you did this to one of the least of these brothers of mine, you did it to Me."

(Matthew: 25)

Jesus told many stories in addition to the one above to make His point. Luke's Gospel recounts the story of a poor man, Lazarus, who sat for years, begging outside the gates of a rich man's home. Never did the rich man so much as notice him. When they died, the rich man, now commonly known as Dives, went to hell, and Lazarus to heaven. Abraham, refusing Dives' request to send Lazarus back from the dead to warn Dives' brothers of the consequences of such narrowness, stated: "If they will not listen to either Moses or the prophets, they will not be convinced even if someone should rise from the dead."

Can the same be said of modern day Christians? The point of the Gospel passages seems to be clear enough, but, as the Bishops assembled for the Roman Synod in October, 1971, read in a document prepared for them summarizing the issues of justice:

... after eighty years of modern social teachings and over two thousand years of the Gospel of Love ... the Church has to admit her inability to make more impact upon the conscience of her people ... The faithful, particularly the more wealthy and comfortable ... simply do not see structured social injustice as a sin ... and feel no person-

al responsibility for it To live like Dives with Lazarus at the gate is not even perceived as sinful.

Thereafter, in their landmark statement, "Justice in the World," the Bishops added:

Action on behalf of justice and participation in the transformation of the world fully appear to us as a constitutive dimension of the preaching of the Gospel, or in other words, of the Church's mission for the redemption of the human race and its liberation from every oppressive situation

According to the Christian message, therefore, man's relationship to his neighbor is bound up with his relationship to God *Christian love of neighbor and justice cannot be separated.* For love implies an *absolute* demand for justice, namely a recognition of the dignity and rights of one's neighbor. (Emphasis ours).

. . . the Church has the right, indeed the duty, to proclaim justice on the social, national and international levels and to denounce instances of injustice, when the fundamental rights of man and his very salvation demand it.

. . . While the Church is bound to give witness to justice, she recognizes that anyone who ventures to speak to people about justice must first be just in their eyes. Hence we must undertake an examination of the modes of acting and of the possessions and lifestyle found within the Church herself

Our purpose in publishing this booklet is to provide as concisely as possible a broad survey of poverty in the United States. It is our hope that educators, men and women of good will who seek to act justly, and those already concerned about poverty, will find here material which is informative and helpful in developing an understanding of the many issues related to poverty. This understanding will hopefully lead to a deepening of concern, personal investigation of the issues in one's own community, and personal or group commitment to action. Having suggested that the printed word alone cannot transform attitudes or redirect behavior, we do not offer this profile as the final word either in fact or analysis. But we believe it can be helpful in providing a resource for those who, already committed, may wish to communicate their

concern; or in providing for those who wish to understand, a first step in self-education. Sharing of ideas with others, especially the poor, and openness to the signs of the times must follow this introduction, so that together we can create a society for the good of all.





Poverty: How Bad It Is

1. A STUDY IN CONTRASTS

In 1974, the median income of the average American family with four members was \$12,840. Half of 55,712,000 families earned less than \$12,840, and half earned more. Almost 40% of U.S. families earned more than \$15,000; among this group, some 11.5% or 6.4 million families earned \$25,000 or more in 1974. Although inflated costs and general economic recession played havoc with people's budgets, most Americans' spending habits were not gravely affected. People still went on costly vacations, bought televisions, dishwashers and other large appliances, paid higher medical and dental bills, and bought about 10,236,320 seats at pro football games for approximately \$7.50 a ticket.

But despite all this spending and the vast figures representing material expenditures in many consumer areas, for millions of Americans there exists blatant poverty: severe want for the basic necessities of daily life — food, clothing, shelter, medical care. According to Census Bureau statistics for 1974, there were 24.3 million poor people in the United States. These are people who cannot buy enough of the right food to be properly nourished; who cannot afford to maintain or heat their homes; whose clothing is inadequately warm or wearable; and who cannot pay for the medical care necessary to prevent or treat sickness and disease.

Poverty is defined as the lack of adequate food, housing, clothing, medical care and other necessities. According to government figures there were 24.3 million poor Americans in 1974.

Why are these people poor? Because they do not have access to the resources which can satisfy these needs. Adequate income, jobs, sufficient education, political representation — all these are necessary to establish a decent life free from excessive want.

2. POVERTY IS INVISIBLE

Being without the four basic needs in a severe way has always been seen as destitution. Certainly in the United States there are relatively few beggars in the street or naked children bloated from hunger. But destitution is considered a *crime* in America. Opinions like these — "If I can make it anyone can," or "Nobody gives me any handouts," or "Why should my taxes support those lazy loafers?" — are strongly felt by millions of hardworking Americans.

Most radical poverty is hidden, in remote rural areas or behind urban slum facades. People don't see the poor because they are *invisible*. Clothes, second-hand or even new, can be had rather inexpensively, thanks to mass production. An inner-city school teacher can describe many a student who comes to school sporting a decent set of clothing, *but who wears the same clothes every day for weeks*. Yet these clothes, kept clean, hide the poverty. Potato chips and sodas eaten for lunch can fatten a child without providing him or her with needed proteins.

It is hard to reconcile the attitudes toward this statistical, impersonal word, "poverty," and the covered-over, inhuman aspects of poverty as they affect millions of people. What of the fact that approximately 10 million Americans (the populations of New York City and Los Angeles combined) still go to bed *hungry every night*, and that an estimated 25 million suffer from malnutrition? A mother's protein deficiencies during pregnancy, or a young child's nutritional deficiencies in early years, will result in mental and physical problems which would take three generations of good health to offset, according to medical studies. Yet it is almost impossible to believe that these facts could be true in such an affluent and over-fed society.

Many of us often miss the unskilled, the disabled, the elderly poor, the minorities, secluded in ghettos or in remote rural areas. Lately, with the rise of unemployment over the last two years, one has seen millions of people out of work both in cities and in non-metropolitan areas. But those people who are chronically poor are less visible now than during the 1960's. Economic strains have brought retrenchment on the part of people and governments. Mass media tries to present the situation, but the poverty-in-the-tube is just as remote and unreal as the violence in the news. *In reality, the*

poor are often invisible to themselves. The experience of economic depression, racial prejudice, and political powerlessness brings about self-doubt, self-hatred, convictions of one's lack of importance, and despair. There is usually little awareness of the root causes of the problems; there is little idea of how to seek help or how to organize to overcome the situation, either economically or politically. This leads to psychological poverty as well.

"But," one may ask, "aren't those poor people on television pretty charged up and convinced of their own power?" The few leaders in the news, at hearings or at demonstrations are aggressive, even angry, and strong. They have broken the bonds of psychological poverty and are fighting for rights and freedom from want. They are the newsmakers, the ones who speak out — and *they represent less than one percent* of the millions of poor people who exist in silence far from the exposure of media, far from the personal contact with people who might care if they really knew the depths of everyday, abject poverty.

3. ECONOMICALLY SPEAKING

Another way of looking at poverty is the view that the poor, for some reason, are not "productive" in American terminology. They are not or cannot be "needed" so that a sufficient "price" is offered to them to continue their production. In the American economic system, remuneration for valued production or productivity is income. Somehow the poor have no "goods and services" to offer which someone else finds useful enough to exchange for his goods and services (e.g., adequate income, health insurance, fair financing for housing, etc.). The very poor, without education, skills and good enough health, are not "reliable," are not "efficient." In a society where economic worth plays a major role in determining social worth, the poor can feel *unneeded*.

4. THE NUMBER OF POOR

How many poor persons are there in the United States? It depends on how you count or measure poverty. Any definition of poverty, and the resulting statistical count of the poor, will vary according to standards of inadequate living, costs of food and other necessities, geographical location, cultural traditions. *Income level* is usually chosen as the most consistent, most reliable measure, although behind income level lie many factors which affect the ability to generate income: age, health, sex, native ability, self-esteem, ambition, education and skills, racial and ethnic backgrounds, family size, geographical location, economic oppor-

tunity in an area.

The government's poverty level income is defined on a sliding scale — by the amount of income necessary to provide the four basic needs mentioned above, for a specific family size, depending on the cost of living in the area (costs are usually figured to be 15% lower for rural areas than for urban areas). By federal government figures (Census Bureau's "Current Population Reports," Series P-60, No. 99), there were 24.3 million poor persons in the United States in 1974. Of these:

19.4 million were family members
4.9 million were unrelated individuals
<hr/> 24.3 million

These figures are based on a total U.S. population of about 209.4 million people. This *does not include* about 300,000 unrelated individuals under the age of fourteen (orphans and wards of the state); prison inmates; and military personnel and their families, domestic and foreign-based, living on bases.

These figures are based on a U.S. Government Standard of Poverty used by the Department of Agriculture, the Department of Health, Education and Welfare, and other agencies. It is crucial to estimate the adequacy of this standard because it serves as a measurement of our social needs in the United States, and as a criterion for eligibility for income assistance and area re-development programs.

5. POVERTY INDEX DEFINED

According to Herman Miller, former Chief of the Population Division of the Census Bureau, in his book *Rich Man, Poor Man*,* the standard index is based on an estimated cost of food expenditures, times three, times the number of people in a family. It is assumed that the average family of three or more persons spends 1/3 of its budget on food. The index was originally figured on the Department of Agriculture's 1961 Economy Food Plan, whose costs vary according to size and composition of the family. (As of September, 1975, the USDA's economy food plan has been superseded by the *Thrifty Food Plan*; specific food items have changed but the cost level remains essentially the same). Presently, the poverty index thresholds are updated every year to reflect changes in the Consumer Price Index. *However, the price of food alone has*

* Herman P. Miller, *Rich Man, Poor Man*. New York: Thomas Y. Crowell, 1971. Copyright 1971 by Thomas Y. Crowell, Inc.; Reprinted with permission of the publisher. (Material taken from pp. 117-123).

risen more rapidly in the last two years than prices of all goods represented on the CPI. Thus the poverty index has not grown as fast as the real cost of living for poor people.

For 1974, the poverty threshold for a nonfarm family of four was \$5,038. This breaks down to \$1,260 per person a year: \$3.45 a person a day, with only \$1.15 (*or 1/3 of the budget*) per person a day for *food*. The only diet possible for that cost, just barely, is the USDA's Thrifty Food Plan, which is not considered by government officials or private health officials to be adequately nutritious for daily consumption.

a. Poverty Index Breakdown

The \$5,038 index for a four-person family would net a budget like this:

1/3 (\$1,679) for food: or \$1.15 a day per person; \$8.05 per week per person. It requires little figuring to realize how grossly inadequate a diet this would allow.

1/3 (\$1,679) for rent or mortgage: on a monthly basis this figures out to \$140, and must consider an apartment or house large enough to accommodate four people.

1/3 (\$1,679) for everything else: or \$35 a month per person for medical and dental care, personal and property insurance, clothing, furniture and home repair, utilities bills, transportation, school expenses, taxes, cultural activities, entertainment, vacation expenses, etc.

In light of today's prices, this type of budget for a family of four would appear to be a joke — a bad joke. Economizing and cutting down on luxuries, or even on some of the essentials, have been accepted by most Americans in the last two years. Yet this figure of \$5,038 to maintain a four-person family is unreasonably low. By government standards, the poverty index for a two-member family, *nonfarm*, is \$3,312 a year, and for a *farm family* of two it is \$2,819 a year. A breakdown of these figures would allow the following budgets for these two-person families:

\$3,312 Yearly, 2 Persons Nonfarm

1/3 (\$1,104) for food, or about \$1.50 a day per person.

1/3 (\$1,104) for rent or mortgage, or \$92 a month.

1/3 (\$1,104) for everything else, or \$46 per person per month.

\$2,819 Yearly, 2 Persons Farm

1/3 (\$940) for food, or \$1.29 a day per person.

1/3 (\$940) for rent or mortgage, or \$78 a month.

1/3 (\$940) for everything else, or about \$39 per person a month.

b. Poverty Index Deficit

These statistics do not mean that people classified as "poor" receive even this much money a year. Millions of poor people in this country live *below* the poverty thresholds established for the different categories. According to government statistics, among all families in poverty in 1974, 50% *received \$1,538 less than the poverty standard set for their family size*. Of 6,502,000 elderly individuals classified as poor, 32.4% or about 2,105,000 received incomes that fell *below* the poverty index level.

6. THRIFTY FOOD PLAN (Formerly the Economy Food Plan)

Many of the factors that combine to produce a poverty situation revolve around a basic root cause/effect: poor health resulting from inadequate diet. The Department of Agriculture's Thrifty Food Plan has been defined by the USDA itself as a "minimally nutritious diet for emergency or temporary use." (Miller, Rich Man, Poor Man). Yet this food plan (the cheapest and least nutritious of three other plans) is the basis for determining Food Stamp coupon allotments and the poverty index. Somehow the government doesn't seem to admit to itself that poverty, seemingly a permanent and endemic sore in this nation, will never be alleviated if the responsible agencies treat the problem superficially, in a continual effort to reduce the costs of public assistance programs without resolving the root causes of chronic poverty. In testimony before the Senate Select Committee on Nutrition and Human Needs in 1969, representatives of the Department of Agriculture explained the Economy Food Plan this way:

The cost of this emergency plan is not a reasonable measure of basic money needs for a good diet. The public assistance agency that recognizes the limitations of its clientele and is interested in their nutritional well-being will recommend a money allowance for food considerably higher than the cost of the Economy Food Plan . . .

And in further hearings before the same Committee in June, 1974, Ronald Pollack, Director of the Food Research and Action Center (FRAC), stated:

... the Economy Food Plan fails to provide all of the essential nutrients that are contained in the Recommended Dietary Allowances (RDA), the scientific standard for nutritional adequacy According to the USDA's latest food consumption survey . . . less than one in two families eating at the cost level of the Economy Food Plan obtains *even two-thirds* of the RDA The Department's illegal utilization of the Economy Food Plan represents *the defeat of humanitarian needs by fiscal expediency*. (Emphasis ours).

a. 1:3 Ratio Versus 1:3.5 Ratio

According to Herman Miller, the ratio of 1:3, that is the budgeting of 1/3 of income for food expenses, is inaccurate. He and other contemporary economic researchers estimate that the ratio of food cost to total living cost ought to be more like 1:3.5. This alone would raise the poverty index for a family of four to \$6,867 from \$5,038, and would change the estimated number of people in poverty from 24.3 million to almost 44 million. If these figures are adjusted to the costs of the Department of Agriculture's next higher food plan, the *Low-Cost Food Plan*, which is a more nutritionally adequate diet, the four-person family poverty threshold would then be approximately \$8,890. This would result in a recognition that almost 63 million Americans are poor. These figures sound astronomical, and indeed they are: 63 million Americans represent almost 1/3 of the total population of the U.S., the richest nation on earth. Furthermore, the standard 1:3 ratio does *not* take into account any other necessary or incidental expenses in the family budget: tax payments, transportation costs, education costs, luxury costs for special occasions or entertainment and cultural needs. Is this really an adequate standard of living? Or is it merely existence in the barest and starkest sense of the word, scraping, constantly doing without, sinking deeper into want and despair?

7. OTHER STANDARDS

a. 54% Versus 40%

Herman Miller also points out that government tables claim that

the number of poor people in the U.S. has dropped from 39 million in 1959 to 24.3 million in 1974. But in 1959 the standard used for poverty represented 54% of the median U.S. income level (\$2,943 — poverty standard/\$5,417 — median income). In 1974, the poverty standard (\$5,038) represented only 40% of the median income (\$12,840). This means that the standard, relative to the cost of living and to the norm generally accepted by most Americans as a decent living, has been cut more and more by the government over the years. If the poverty standard were to equal 54% once more, that new figure would be \$6,934 — not a very exorbitant figure — and the number of poor people would be approximately 46 million, not 24.3 million.

b. 125% Of The Poverty Index

Another measure of the poverty index is found in the Census Bureau's tabulations which consider those people earning less than 125% of the standard poverty index to be "near poor" or working poor. In other words, their budgets are so marginal that any sudden emergency, such as a major illness, injury, job layoff, etc., could plunge that family or individual into a poverty existence. 125% of \$5,038 is only \$6,298 — not exactly an exaggerated poverty standard. This income level would find almost 35 million Americans to be in poverty.

c. Bureau Of Labor Statistics "Lower Budget"

The Bureau of Labor Statistics (BLS) estimated its Lower Budget in 1974 (statistics also exist for an Intermediate Budget and a Higher Budget) for an urban family of four at \$9,198. This figure is close to the more realistic low income standard derived by using the Low-Cost Food Plan and a 1:3.5 food budgeting ratio. Their definition of the Lower Budget includes enough income to insure a fairly nutritious diet, clothing, housing, medical care, education, transportation costs, insurance, plus occasional luxuries such as entertainment, vacations, youth club activities, etc. If this level were used to determine the number of poor people in the United States, then approximately 31% of 55,712,000 families would be classified as poor: this is about 65,500,000 people. Even using the lower figure established by BLS for non-metropolitan families (\$8,639), one arrives at a final count of about 60,325,000 Americans in poverty.

8. POVERTY INDEX IN CONSTANT DOLLARS

Often people may be confused by an absolute rise in the poverty

index. If the poverty level is \$5,038 for an urban family of four now, and was only \$2,943 in 1959, doesn't that indicate a general improvement over the years? Aren't the poor rising with the entire society and coming out of their poverty? NO. The value of money, of course, is relative to how much it can purchase. For example, the inflation of the last two years has caused prices to rise and thus offset the general rise in income levels across the country. *In terms of constant dollars and buying power, the 1974 median income of \$12,840 is the same as 4% less than the 1973 median income, or \$11,520.* Similarly, the 1974 poverty threshold of \$5,038 for a four-person family is the same as \$4,540. Although it may seem that the poverty index is at least rising to meet increased prices, it is not quite that simple. The 11% increase from 1973 to 1974 in the Consumer Price Index represented the higher costs of all goods and services that consumers bought, and the poverty index was increased correspondingly. But, according to the Bureau of Labor Statistics, "substantial increases in food, housing, and transportation account for over 70% of consumption costs. There were also large increases in the costs of personal care and medical care." These basic items, and increases in their costs, affect the poor proportionately more than wealthier persons, since very basic items make up the *great majority* of low income persons' budget expenses.

But while food prices skyrocketed, the old 1:3 ratio remained unchanged. Therefore, a mere 11% increase in the poverty index figure, while looking like more dollars, actually purchased far less than it had in previous years. In other words, the poverty index did not rise in proportion to the actual cost of living for poor people. The poor have been cheated. The Bureau of Labor Statistics states in its Autumn 1974 Urban Family Budgets Report that "the increase in food prices had a greater impact (13.2% greater by their tables) on lower budgets . . . because food accounts for a larger proportion of the total cost of consumption . . ." And, as mentioned earlier, *their lower budget for a family of four is \$9,198, not \$5,038.*

9. POVERTY VERSUS THE RISING STANDARD OF LIVING

Also crucial to a discussion of poverty is the relative status of the poverty income to the general standard of living. If most people in the country use refrigerators to preserve food and televisions to entertain themselves, and if advertising everywhere claims these things to be *prerequisites* to a minimum normal life, and if the cost of food preserving and entertainment presumes these things, then a

set of expectations and wants will be generated, both among the poor and everyone else. The poor see the same newspapers and magazines, and also listen to the radio. There are minimum needs deemed necessary for decent living and participation in society.

It is significant that in 1959 the poverty index represented 54% of the average median family income, while in 1974 it represented only 40%. The relative capability of a poor person to participate economically in society, if the government's poverty standard is used, is far *lower* now than in 1959. Hence, claims that the poor have decreased in number from 39 million to 24.3 million from 1959 to 1974 ignore the fact that, relative to a minimum decent standard of living, the poor *have not* decreased in number. If the poverty index were 54% of the median income *now*, the number of poor Americans would be almost 46 million. *There would be more, not less poor.* Why should the relative buying power of the poverty index be decreased while the cost of living increases?

10. THE AVERAGE AMERICAN'S OPINION

The American public is much more generous and realistic in giving its opinion on a minimum annual income. Everyday experience in budgeting and buying is usually more reliable than theoretical statistics which presume how much a family will spend, given a certain set of variables. According to a Gallup Poll taken in January, 1975, the American public estimates that *\$8,372 a year is the least* a four-person family can be expected to live on to make ends meet, *and* to allow for savings for emergencies and for the future. They also figure that \$47 a week, or \$2,444 a year, is the minimum food cost budget for a family of four. As we saw earlier, the government's poverty threshold allows only \$1,679 for food for the year.

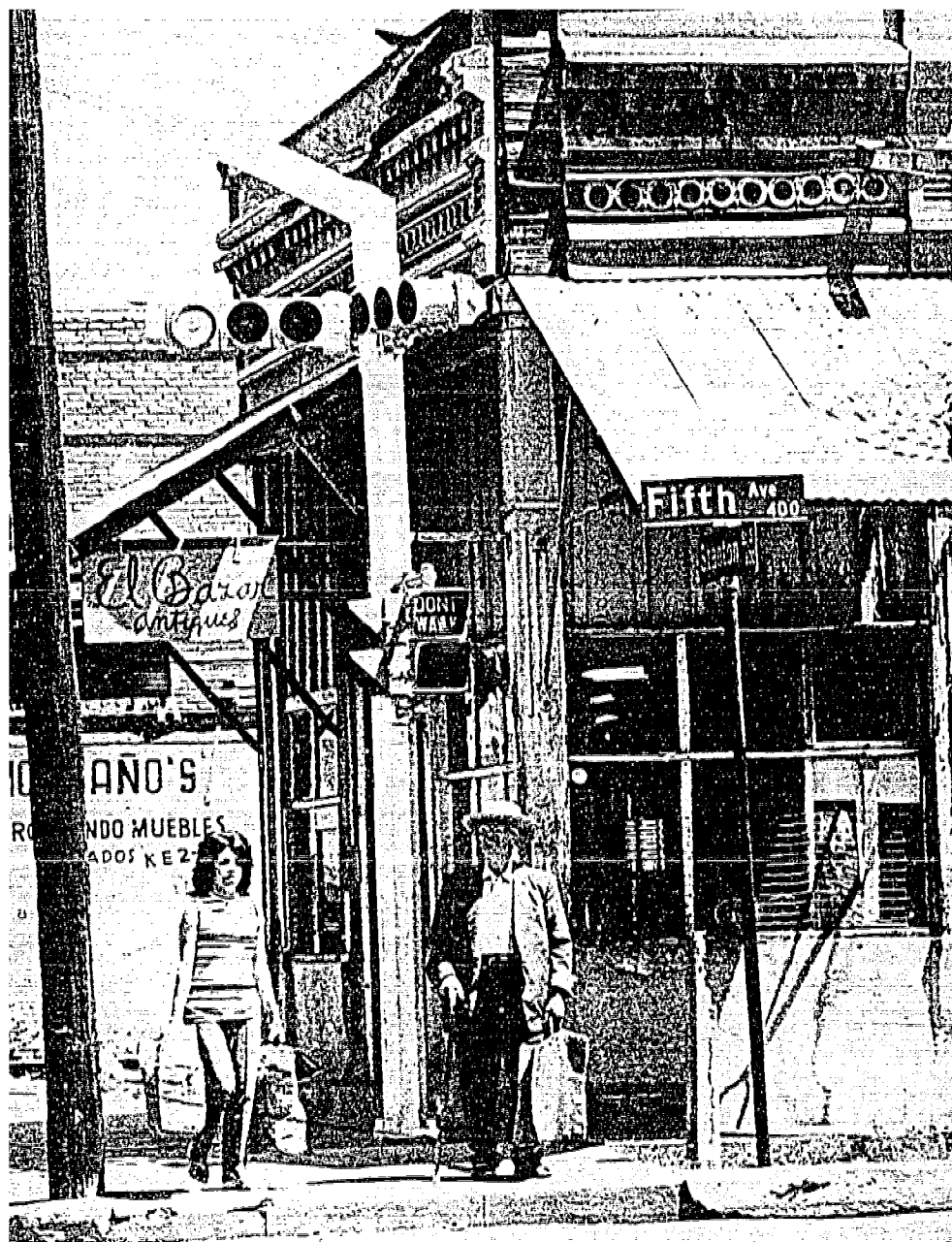
11. ONE HALF OF MEDIAN INCOME AS A STANDARD

All these statistics prove basically that the government's yardstick for measuring the number of poor Americans is radically unfair, given any of the variables listed — real cost of living, provision of adequate diet and habitable housing, decent participation as a member of society. In 1969, the President's Commission on Income Maintenance Programs recommended in its report that a more equitable poverty index could be figured at *half of the average median income* for families.

The Campaign for Human Development would agree that this is a more reasonable standard. Thus today, instead of \$5,038 as a standard, we would see half of \$12,840, or \$6,420. This standard would result in a conservative estimate of poor people at about 40 million — or about one in every five Americans.

It reveals that the government, caught in a political bind to keep expenses down and its reputation up, has done much to hide the facts.

No matter how you count the poor, there are more people allowed to be poor than justice and mere human decency allow. Statistical counts cannot express the feelings of poor people. The President's Commission found that "... poverty is not a temporary situation, but an enduring fact of life." If you really think about that for at least a minute, concentrating on all the aspects of your daily life — perhaps work routine, leisure time, chores, vacations, evenings out, children's graduations — and you realize that at least 40 million Americans miss out on some or all of these things, you feel rather privileged. If you think even more simply, on the very basic level of everyday survival among spiraling food, housing, utilities, transportation and medical care costs, you feel very privileged. But a minimum decent standard of living should not be a privilege. It should be an outright necessity — an "unalienable right."



Society's Aid Programs Versus Continuing Problems

In the last fifteen years, much attention has been directed at various programs for aiding the poor. Hunger commissions, welfare programs, welfare program studies, legal aid projects, tenant strikes, community development programs — these and many others comprised the so-called "War on Poverty." Numerous books have been written to analyze the problems and attempted solutions. There is not room here to undertake a comprehensive analysis, but a few facts and interpretations may help us to probe the reasons for continued failure to alleviate poverty in this country.

1. U.S. DEPARTMENT OF AGRICULTURE'S FOOD ASSISTANCE PROGRAMS

The federal government's food assistance programs are currently undergoing much criticism on all sides: for rising costs, inefficient administration, fraud and abuse, and for unsuccessful outreach activities. Despite the fact that almost one American out of eleven is receiving Food Stamps, or about 19 million people, the USDA computes that *approximately 40 million people throughout one fiscal year are really eligible* for the program: people who need Food Stamps to combat poor nutrition and hunger. Many state and county administrations are being blamed for not providing effective service and information to those eligible for assistance programs. Although federal outlays have risen to almost \$6 billion for the Food Stamp Program alone, many problems still prevail in the program, and some members of Congress along with many citizens are angry about the seeming mismanagement of their money. On the other hand, Congress overrode President Ford's 1975 veto of the Child Nutrition legislation, and more money will be put into the

program in Fiscal 1976. A brief description of each of the government's food programs follows.

a. Food Stamps

The Food Stamp Program appears to be a jumble of mismanagement in many places. Reacting to this, Congress and outraged citizens worry about the use of their monies. Yet, the well-being of those who must be served by this program is often a secondary or non-existent concern. The program is inadequate in many ways. First, Food Stamp allotments are based on the USDA's thrifty food plan, which is not considered, either by government officials or private sector nutritionists, to offer a sufficiently nutritious daily diet. It is recommended as a "temporary, emergency" diet. A family that buys its total food supply with Food Stamp coupons cannot maintain a healthy, adequate daily diet. Secondly, besides *starting* with an inadequate diet, this family must also deal with food costs that have risen, over the past four years, 22.6% faster than Food Stamp coupon allotments. (Although the USDA keeps coupon allotments in line with Consumer Price Index increases, this effort is not really fair or adequate. According to the Monthly Labor Review of September, 1975, the overall CPI rose, in the three previous months, at an annual rate of 7.1%, while food costs, during the same period, rose 10%).

Another example is a working poor family with a monthly net income of \$360. They must spend \$95 a month to purchase \$162 worth of Food Stamps (the thrifty food plan allowance for a family of four for one month). Over a year, this amounts to \$1,140, leaving a total monthly balance of \$265 for *all other costs*: rent, utilities, clothing, medical supplies and related costs, transportation, school costs, etc.

A third inadequacy is that the Food Stamp Program is not suited to the needs of certain special groups. Pregnant mothers, whose nutrition requirements far exceed the limits of the thrifty food plan, are endangered, as is the future health of their children. The elderly poor often lack transportation to get to Food Stamp distribution centers and are neglected by inadequate outreach programs. Many also require special diets which cannot be supplied with their meager Food Stamp allotments. Native American families on reservations, who average an annual income of \$1,900, one of the lowest in the country, spend almost 28% more of their incomes on food supplies than do urban consumers.

For those people who manage to get through the forms,

questions, waiting lines, and selective hours at Food Stamp centers and distribution locations, there is still the necessity to cope with food costs which are almost out of sight. Increases in the prices of staple food items, which traditionally constitute the basic diet for poorer people, have been phenomenal. According to Bureau of Labor Statistics figures, from December 1970 through March 1974, broccoli increased 13.3% in price, but *rice* increased 124.3%, *dried beans* increased 256.3%, and *pork sausages* increased 68.8%. Thus the poor, who already purchased these and other previously cheaper food items, have been confronted with grossly inflated prices and cannot "spend down" to still cheaper items. And these figures cover only food costs. During the same period, other basic family expenses increased faster than the overall cost of living. Gas and electricity costs rose by 26.5%, and fuel oil and coal costs by 75.4%. It is easy to see how many destitute poor and working poor have to settle for meager meals and the least nutritious diets in order to exist day in and day out. The availability of Food Stamps does not really alleviate poverty, because the poor cannot maintain anything similar to a decent standard of living no matter how you portion out their meager incomes.

Current criticism of Food Stamps includes charges of abuse by coupon users, bureaucratic bungling, fraud, and improper use by people who don't really need the stamps. Bills have been introduced in Congress which would severely curtail the availability of Food Stamps to many Americans who are not considered to be in dire poverty — in other words, many of the working poor. Some changes in legislation and administration of the program are needed and inevitable. But the important thing to realize is that an income supplement program, through jobs, improved supplements such as Food Stamps, or through a guaranteed annual income administered through the tax system, is necessary for millions of malnourished Americans. The current program needs to be ~~reshaped, reorganized and better handled.~~ More important, the basis of the program must not be the USDA's "new" economy plan, now known as the thrifty food plan, but a higher, more adequately nutritious diet. Positive work and caring, rather than just negatively cutting the program to ribbons, can help to reduce hunger for many Americans.

b. School Lunch Program

"It is . . . a policy of Congress . . . to safeguard the health and well-being of the nation's children" This statement from the regulations of the National School Lunch Program asserts the

federal government's guarantee of a free or reduced price lunch at school for children from families at 125% of the poverty level, or lower. Up until now, the program has been somewhat successful, although operating around a number of attitudinal and programmatic drawbacks. In some school districts, the administrators of the program have not placed enough emphasis on informing the parents and children about the necessity of good nutrition. Little has been done to convert inadequate kitchen facilities into clean and efficient operations which can provide good meals. Some children, especially those who receive free lunches, are singled out as such, and are thus made to feel like objects of charity.

Early in October, 1975, Congress overrode the veto of President Ford on the new Child Nutrition legislation. The new legislation provides for the following changes and new regulations: The school breakfast program will be made permanent and be expanded into many new school districts; the lunch program will be expanded to include resident institutions for children, such as orphanages. Some \$1 million in grants will be used to insure adequate nutrition education programs. More schools will offer lunches to the children of working poor families, increasing the eligibility standard from 125% to 150% of the poverty index. A federal payment of 3c per lunch to school districts will bring new revenues to enable districts to implement the lunch program, especially in rural and small town areas.

Assuming that school administrators work seriously toward better nutrition for students, the School Lunch and Breakfast Programs, with a budget of \$2.75 billion for 1976, will help to safeguard, not undermine, the health of America's children.

c. Title VII & Title XX For The Elderly; WIC

Under Title VII of the Older Americans Act, provision was made for hot meals to feed persons over 60. One hot meal a day, either served in community group centers or delivered to the homes of those elderly not able to go out, is provided. Up until now, eligibility requirements have not been very demanding, and could usually be satisfied at the time of the first application for participation in the program. Still, the program for hot meals has had some problems, and the Senate Select Committee on Nutrition and Human Needs concluded in June, 1974, that *because of inadequate funding, the Title VII programs were not reaching almost 97% of their target population nationally.*

A lawsuit in early 1975, filed by the Food Research and Action Center (FRAC) in New York City, charged that Congress had

intended for the programs to spend \$150 million in 1975. FRAC found that the Ford Administration planned to spend about \$110 million this year, and therefore was illegally impounding the remaining \$40 million. In signing Fiscal 1975 Second Supplemental Appropriations Legislation in June, 1975, President Ford made the lawsuit unnecessary, because last minute "language" added by the Senate Appropriations Committee indicated that the Department of Health, Education and Welfare (which administers the Title VII programs) had satisfied Congress's earlier requirements with regard to expenditures.

While this turnabout is laudable, it would nevertheless seem that important time and effort are spent on political battles rather than on feeding the elderly poor. In New York City alone, where one out of 20 persons over the age of 65 in the U.S. lives, over 300,000 live on annual incomes at or below \$2,800. Lacking transportation or the ability to go shopping, and often fearful of being robbed, many of these people depend on this hot meal being delivered for their daily sustenance.

New Title XX legislation for all social services affects the meals-on-wheels programs and other feeding programs for the elderly. Income eligibility requirements will be more structured, and will be redetermined every three months. But, in the long run, this constant supervision, combined with effective outreach efforts, should make provision for many more of the elderly to be served. Although individual states may have different income levels for eligibility, at least several have set those levels higher than before, some at \$4,500 a year, others as high as \$6,000 a year for elderly individuals to receive *free* services. Beyond those levels, there is a fee for most of the services.

The WIC (Women, Infants and Children) feeding program is also included under Title XX, and has been partially expanded by the recent Child Nutrition Bill. Under the new legislation, funds for the WIC program will be doubled, and hopefully major efforts will be made to reach mothers and pregnant women in remote areas of the country. Expanded operations will also include provision of breakfast and lunch at many more day-care centers in large metropolitan centers. The key to successful implementation of these two programs — WIC and meals for day-care centers — lies in uncomplicated and fair administration of Title XX requirements. As it stands now, states may determine eligibility for free services at income levels *either* 80% below the state median income, *or* 100% below the national median income. Furthermore, the old formula of deriving eligibility for an individual by figuring only 36%

of the four-person family level has now been revised to a more reasonable 51% of the four-person family standard.

d. Hunger In America: A National Shame

The specter of hunger around the world has been etched into the mind of every American who has access to any form of media. Natural disasters of 1972 and 1973 — drought, famine, torrential rains and massive crop failures — have combined with existing operational patterns of agribusiness corporations and government food policy, with soaring food costs and the philosophy and administration of food assistance programs, to bring about a world food crisis of overwhelming proportions. But the existence of hunger in the United States, which together with Canada produces almost 90% of the world's food supply, is a reality that must be faced. Hunger is an invidious form of poverty which is often overlooked or unseen in America, but it is here. (An estimated 10 million people are hungry, and some 25 million are malnourished). Although largely invisible to many legislators, media representatives, corporate executives and ordinary citizens, hunger is not hidden or lightly taken by those millions who go to bed hungry every night; to those children who live on fast food snacks all day long; to those migrant farmers who cannot fulfill residency requirements for Food Stamp purchases because the very nature of their work makes them transient; to those elderly individuals, shut away and almost forgotten by all of society. For these people and many others, hunger is an everyday fact of life, and it is a national shame which must be overcome before we can say that America is doing the best for all her citizens.

Senator George McGovern, Chairman of the Senate Select Committee on Nutrition and Human Needs, has written in March, 1975, that "America's prosperity is built upon its people — the most productive and creative in the world. The cost in loss of human potential and productivity is incalculable for each young mind that develops without proper nutrition; for each person who enters his golden years weakened by poor diet. Today, only the food stamp and child nutrition programs stand between millions of Americans and nutritional inadequacy, malnutrition, hunger, and the grave social and economic costs these conditions entail."

2. WELFARE: MYTHS AND REALITIES

Perhaps the best way to approach the controversial issue of welfare is to look at the facts, clearly distinguishing them from the many myths which surround the topic.

a. *Welfare — What Is Its Purpose?*

The Social Security Act (originally passed in 1935 and frequently amended since) provides for cash assistance, conditioned on a test of needs, to different categories of persons with no income or low income. The purpose is to provide necessary or supplementary funds for persons incapable of working or of finding work and for persons disabled, blind, elderly, or otherwise without resources to sustain a minimum decent standard of living.

b. *Categories*

- (1) *Supplemental Security Income (SSI)* — a federal program to provide for those people age 65 or older, or those blind or disabled, to have a basic cash income.
- (2) *Aid to Families with Dependent Children (AFDC)* — aid for families with children in need because of a parent's death, continued disability or absence.
- (3) *Medicaid* — provision of some medical care for public assistance recipients and other low income individuals or families who cannot afford medical care.
- (4) *General Assistance* — emergency funds maintained to fill in gaps between federally supported programs and the actual cost of living. This assistance is state-supported, but there is no uniformity among states as to eligibility requirements or payment amounts.

MYTH: People Get Rich on Welfare.

FACT: Not one state grants welfare payments equal to the federal government's poverty threshold — which is unreasonably low anyway.

The categories listed are federally determined. According to the most recent social service regulations, generally known as Title XX, ~~the federal government will have less voice in shaping~~ decisions for social service programs within the states. The states will be responsible for what services are available, who is eligible to receive them, and where and how services will be provided. Current fiscal year allotments include \$2.5 billion in federal monies for the 50 states plus the District of Columbia. Furthermore, a review of state programs by citizens is required — states must publish their planned programs to the public for 45 days of comment and suggestion. Since public tax monies are being used, citizens have the right to agree or disagree with the proposed programs.

Although some states set their standards for a minimum decent

standard of living at the federal poverty level, *welfare funds provided to the poor do not meet these thresholds*. For example, in AFDC payments, every state must set a "full standard," that is, determine the minimum level in that state for essential daily needs. *But it is not required to pay 100% of that standard*. According to an HEW Report, *AFDC: Standards for Basic Needs, July 1974*, "All states recognize food, clothing, shelter, and fuel and utilities as 'basic' consumption items — that is, items needed by everyone. Most states also include such items as personal care, medicine chest supplies, and household supplies" Yet the following chart will show the incredibly low welfare payments made by certain states, with data based on a family of four recipients, assuming that "the family is living by itself in rented quarters, needs an amount for rent that is at least as large as the maximum amount allowed by the state for this item, *and has no income other than assistance*." (Emphasis ours. Remember that the federal poverty level for a family of four in 1974 was \$5,038 a year).

STATE	FULL Monthly	STANDARD Annually	PERCENT OF FULL STANDARD PAID	RESULTING ANNUAL INCOME
Wisconsin	\$456	\$5,472	88%	\$4,836
Michigan	\$400	\$4,800	100%	\$4,800
Massachusetts	\$304	\$3,648	100%	\$3,648
Colorado	\$262	\$3,144	100%	\$3,144
Ohio	\$389	\$4,668	52%	\$2,412
Arkansas	\$275	\$3,300	45%	\$1,500
South Carolina	\$217	\$2,604	54%	\$1,406
Mississippi	\$277	\$3,324	22%	\$ 720

It is clear to see that minimum need requirements are hardly met by welfare payments. Only one state, Wisconsin, currently sets its full standard at a level higher than the federal poverty index, but state payments are 88% of that figure. Only four states (Alaska, Hawaii, Michigan and New York) pay 100% of a full standard that runs between \$390 and \$400 a month, or between \$4,670 and \$4,800 a year — still below the federal poverty threshold. And the costs of living in Alaska and Hawaii are especially high. One uniform requirement in all states, however, is that which places limits on property ownership: no one can receive public assistance if he owns anything of real property value. Theoretically the program is designed to help the poor make up the difference between their meager incomes and resources and the minimum required standard of living. In reality people are often forced to have nothing or to give up whatever they own in order to become eligible. Welfare is thus a form of self-enforcing poverty. With it you cannot escape poverty;

without it you cannot even live.

c. Who Actually Gets Welfare

MYTH: Welfare Recipients are Lazy Loafers.

The President's Commission on Income Maintenance Programs which spent 22 months investigating poverty in America concluded in its 1969 Report:

Unemployment or underemployment among the poor are often due to forces that cannot be controlled by the poor themselves. The poor cannot be divided into those who will work and those who will not. For many, the desire to work is strong, but the opportunities are not Generally, they (the poor) are doing what they can considering their age, health status, social circumstances, location, education and opportunities for employment. Poverty is not a chosen way of life.

Many Americans, however, believe the opposite. Public opinion polls tell us, for example, that millions of sincere Americans believe that the poor for the most part are able-bodied but lazy loafers, and that those on welfare could work but prefer to freeload off the rest of society. This opinion ignores the fact that welfare recipients are required to register for work as a precondition to receiving assistance, and that there simply are not enough public or private sector jobs paying decently. Furthermore, many people know very little about America's poor — who they are and why they are poor.

- Of our estimate of 40 million poor Americans, only 15 million, or about 37% receive welfare assistance of any kind. (Even using the unrealistically low federal figure of 24.3 million poor, this means that just 60% of the poor receive assistance).
- Of these 15 million, 4.2 million are elderly, disabled or blind; 7.8 million are dependent children. That leaves a total of 3.0 million adult recipients who *may* be capable of working.
- 2.4 million of those 3 million are single parents, mostly women, and most of whom are needed as full-time homemakers for infant or small children. There is no adequate day-care program affordable for those who would like to work, although some poor communities have organized their own.
- A study of poor welfare recipients and poor non-welfare

recipients, conducted in Detroit for the U.S. Department of Labor, found that *more* welfare recipients worked *more of the time* than did non-recipients. Equally significant was the fact that the work available was not found by the study to increase income or the possibility for self-sufficiency because of job shortages and poor pay rates. *Thus, even though work opportunities offered a negative incentive, 94% of welfare recipients still worked.*

These statistics from the Department of Health, Education and Welfare also show that a very minute percentage (between 1% and 4%) of welfare recipients are "able-bodied men." But figures alone cannot tell everything. They say nothing about whether jobs or job training are available in the 26 states that have programs which aid unemployed *fathers* with dependent children (the other 24 states do *not* aid fathers). They do not say that these men *won't* work. With an overall unemployment rate of about 8.4% in the U.S. right now, and a subemployment rate of 20%, there are a lot of unemployed people, but they are not in that situation by choice.

FACT: Welfare Recipients are not Lazy Loafers.

d. Other Characteristics

MYTH: All AFDC recipients are Black.

FACT: Figures for 1973 (DHEW)

- 45.8% are Black
- 38.0% are White
- 13.4% are of Spanish origin
- 1.7% are Pacific/Asian Americans
- 1.1% are Native Americans

MYTH: All welfare recipients live in inner city slums.

FACT: Figures for 1973 (DHEW)

- 20.3%, or 1 in 5 AFDC families, live in a city of one million or more (there are six cities of this size: Chicago, Detroit, Houston, Los Angeles, New York, and Philadelphia).
- 29.2% live in cities with 100,000 to 1,000,000 population.
- 35.7% live in urban areas of less than 100,000 population.
- 14.5% of these families live in rural areas of the country.

Figures for March 1975 (Social Security Administration)

- 62.1% of SSI recipients live in SMSA's (Standard Metropolitan Statistical Areas: a county or contiguous group of counties which contain at least one city of 50,000 inhabitants, or "twin cities" with a combined population of at least 50,000).
- 37.9% of SSI recipients live in rural and farm areas of the country.

MYTH: Welfare recipients breed many children and thus collect continuously more money.

FACT: According to DHEW statistics in 1973, the average number of children in an AFDC family was 2.6. Allotments for additional children are often scaled down. In fact, *it is not "rewarding"* to have children to get more money.

MYTH: Most welfare recipients cheat.

FACT: Misallocation of AFDC welfare monies amounts to about 4% of annual expenses, a lower percentage than error in federal income tax calculations:

Misallocation of welfare monies, cited as waste, does not necessarily imply fraud. More than half of the millions of overspent dollars are the result of bureaucratic confusion and mismanagement. According to Congress's 1974 Report on Income Security for Americans, "fragmented and inconsistent programs cause duplication and complexity. The duplication is wasteful and the complexity leads to error." County welfare program directors complain about the "continuous stream" of regulations that flow from Washington and state capitals, incorporating new laws and new administrative procedures. One harassed county official told the Congressional panel that procedures for determining eligibility were changed "almost every month of the year." Furthermore, the local welfare agency's work is supervised by so many different offices. It is virtually impossible to keep operations simple and straightforward. DHEW and the state welfare agency will supervise the *AFDC program*; DHEW supervises *SSI* as well as *Medicaid* (along with state health officials); the Agriculture Department and state welfare agencies oversee the *Food Stamp program*; HUD supervises welfare operations like *Model Cities* and *housing for the elderly*.

The Congressional Report goes on to state:

Eligibility rules for need-based programs are complex and difficult to enforce; benefit computation almost invites mistakes. Intricate payment policies confuse applicants and caseworkers, prevent needy persons from knowing their eligibility, cause some to drop out of the application process in frustration and waste the time of others, and flood caseworkers with paperwork.

It is easy to see that deliberate fraudulent practices of welfare recipients account for a minute fraction of growing welfare costs. Although the thought of such monies being weasled out of welfare is offensive, especially to hardworking, taxpaying citizens, objectivity demands that we see this "legal cheating" in perspective. Tax experts have estimated that in 1968 alone, for example, one third of the nation's taxpayers under-reported about \$30 billion of taxable income, with an estimated loss of about \$6 billion in revenues to the government.

Of course, neither welfare cheating nor tax evasion is justifiable, when millions of ordinary citizens make an honest effort to follow government strictures in the payment of their taxes. They are not like the some 200 Americans with incomes of more than \$200,000 a year who pay no federal income taxes at all, because of legal manipulation of tax loopholes. They cannot come close to rivaling the generous corporate tax breaks granted by the government to companies whose profits are nevertheless producing higher prices for basic necessities: food, gasoline and heating fuel, medical costs and dental services, transportation services, etc. Unfortunately, it is easier to blame the nation's poor for high taxes and for dishonest practices. Societies have always chosen marginal persons to serve as scapegoats for other, more profound problems. Poor people are often resented. One government official recently told interviewers from U.S. News and World Report (September 1, 1975), "I think when a lot of people are feeling the burden of heavy taxation they find a scapegoat, and the poor have always been a visible, readily accessible object of scorn. It is much easier to blame the poor for draining the country's Treasury than to blame defense spending or bureaucratic waste."

e. Welfare: A Summary

There is no question that welfare costs are climbing. The 1976 Federal Budget proposed about \$44.6 billion for the following

programs: Medicare and Medicaid; SSI; AFDC (about the same as last year); Food Stamps (not increased over last year); Child Nutrition (slightly increased over last year); Manpower and Social Service programs; Subsidized Housing programs. The Administration proposed a 1976 Fiscal Year Budget of \$94 billion for national defense. Currently, the Pentagon is fighting with Congress over proposed cuts which would reduce that figure to "only" \$89 billion. In summary, the 1976 Fiscal Year budget would use about 22% of its expenditures for *all* human service and resource programs, which benefit poor and working class persons, and provide jobs for middle class professionals, construction personnel and others. About 54% of the FY 1976 Budget would go to military purposes. (Percentages here reflect *actual tax dollars*, since trust funds such as Social Security and Railroad Retirement are earmarked for those uses only. The government simply guards those funds until they are needed).

Facts reveal that most welfare recipients are the rejects and the most helpless and vulnerable persons in society. But public reaction to welfare is to adopt punitive measures toward these people *because* they are helpless, yet are, in some cases, aware enough to seek governmental assistance. These people are being blamed as victims of crimes they did not cause. They are victims, trying to break out of the continuing circle of a poverty existence. And the facts show that they *do* try. Of some 2.9 million families receiving AFDC in 1973, 93.4% had a natural or adoptive mother in the home. Of these mothers, one in every six worked full-time; almost 50% were needed as full-time homemakers to care for small children. Among these 2.9 million families, about 12.7% had natural or adoptive fathers in the home, of whom 11.7% were employed full-time, and 27.6% were actively seeking work. About 53.8% were incapacitated. The median age for fathers in the home was 41. (Figures for 1973, DHEW's National Center for Social Statistics, Findings of the 1973 AFDC Study).

Still, public opinion is harsh. It does not condone the failure to register your marriage when you know the unemployment in your urban ghetto area is currently about 30% or more, but *at least some* money is assured through public assistance. It does not agree that the types of jobs available to most welfare clients do not pay even as much as the inadequate welfare allotments, and thus are not worth holding. Many people who favor punitive, unjust treatment of the poor have never stood for hours registering for jobs that do not exist. They have not suffered the invasion of every aspect of their lives with questionnaires, investigations, interviews, eligibility

recertification every so many months.

The welfare system does not meet the needs it is intended to meet; it does waste money (although not nearly as much as do some other federal expenses); and it does contribute to increased taxes. Both the taxpayers and the recipients are disgusted and angry, but for different reasons. The system must be reformed, not cut back. It must liberate people to live lives of self-sustenance, not dependency. Punitive measures are not the answer. The poor must be informed, must be assisted in finding jobs for which they are trained, and they must be paid decently for the jobs that must be created. A guaranteed annual income program of some type must be instituted and be engineered to operate with a minimum of multi-level administration and cross-checking. Further reforms of existing programs must do away with built-in incentives to cheat, and with bureaucratic mishandling. Those helpless of society are made so by our ineffective laws, our misplaced sense of justice, and our economy, all of which resent the investment in human needs and public product. We must learn to blame the causes, not the victims.

3. THE WAR ON POVERTY

The numerous programs which began as the "War on Poverty" during the Johnson Administration have seen many changes since 1965. Some have fallen by the wayside, while others have been replaced by newer programs. There still are efforts in most areas — education, job training and placement, legal assistance, health services, community planning and redevelopment — from the federal level, but today many more programs are run on the state and local levels.

a. The most important and wide-reaching innovation came in December, 1973, when Congress enacted the *CETA Legislation*. CETA means Comprehensive Employment and Training Act, and its purpose is stated as follows in the Act's introduction:

... to provide job training and employment opportunities for economically disadvantaged, unemployed, or underemployed persons, and to assure that training and other services lead to maximum employment opportunities and enhance self-sufficiency

State and local governments must compete for CETA funds by presenting plans for manpower training projects. Municipalities

with previous experience in administering programs such as Job Corps (which is now under the CETA umbrella) and the like will have a better chance of obtaining funds than communities that are new to the manpower program activities. This is especially unjust in rural areas which have traditionally been overlooked by all manpower programs; yet, rural unemployment and underemployment are higher than the national averages and are more chronic. There have already been charges of mismanagement of CETA funds, or of training projects which make no provision for helping trainees obtain employment in the field for which they have trained. There is also concern that older people in poverty areas are not being considered for the public service jobs which are created by Title II of the CETA legislation. The Spring, 1975 issue of Industrial Gerontology magazine states that Section 304 of the CETA Act is specifically geared toward special programs for those who because of age are excluded from training programs and jobs. Yet to date, the Department of Labor has taken no action to implement Section 304.

If Congress does not plan to increase CETA funds over the years, most large cities and many other communities will receive greatly reduced allocations of funds. Since many rural unemployed people move to the cities looking for work, the cycle of unemployment will not be easy to break, if less and less funds are available. Furthermore, the bureaucratic confusion involved in making CETA funds available to various existing programs — Job Corps, Community Action Programs (CAP's), and Operation SER's (Service, Employment and Rehabilitation), etc. — is bound to waste time, duplicate efforts, create charges of favoritism: all political haggling that impedes the actual implementation of needed manpower programs.

b. *Federal legal assistance programs* have been relatively successful in promoting tenant rights, in educating the poor about their rights to training and employment or to health services, and in prompting a whole new generation of public interest lawyers to bring class action suits against government and industry. Unfortunately in doing so, the programs have generated much political opposition as troublemakers, a situation which has helped to force cutbacks in the legal services programs. Hopefully, local law school legal service programs and community-run legal aid projects can continue to work with some success even though government efforts may decline.

c. *Head Start programs*, pre-school education for children from impoverished and low-income areas, have been successful in some areas in raising the learning achievement levels of poor children. In other communities they have been a source of frustration, when children from relatively innovative Head Start programs have entered school systems having poor or inadequate learning facilities. In other cases, there has been much criticism of mishandling and waste of Head Start funds from citizens who see their money babysitting other people's children while they themselves have to pay for babysitters or give up work to care for their children. It would seem that some reorganization within the program, as well as serious efforts at making the regular school systems a worthwhile follow-up to Head Start pre-school learning, would benefit all those who participate in the program.

d. It would be well here to mention a proposed program which has fallen into disfavor, and which is seriously needed to help millions of poor and working poor Americans. The Nixon Administration's proposed "*Family Assistance Plan*" died early in this decade in Congressional committee arguments. Liberals found payment levels inadequate while conservatives found them over-generous. Moreover, conservatives were unwilling to approve the job creation program which would have been necessary for the program's "workfare" requirements to be feasible. According to recommendations first made by the President's Commission on Income Maintenance Programs in 1969, the guaranteed income program would have provided non-categorical cash income in graduated amounts, depending on family size and current income resources. At least \$4,800 a year would be allowed for a four-person family which had no other assets, and families with extremely low incomes, poverty level and less, would receive some percentage of assistance to supplement their resources. The program could be administered in one function through the Internal Revenue Service, thus eliminating overlapping and confused bureaucracies.

There is currently some renewed interest in this program, or in a similar system that would preempt the variety and inefficiency of current welfare programs. Along with other genuine priorities, like a viable energy policy, reduced inflation and more employment, the guaranteed income should be studied by Congress and recommendations should be made to implement some such program very soon.

e. Summary

The general attitude of the federal government today toward all social welfare and development programs is one of laissez-faire and cutting back on spending. It is true that many programs suffer from waste and mismanagement. For example, the twenty month old SSI program, which was an attempt to centralize, at the federal level, payments to the needy aged, blind and disabled (formerly state-paid "public assistance payments"), has already paid some \$8 billion to more than 4.2 million people. However, in September, 1975, the Washington Star ran a series of articles revealing over \$403 million in overpayments. This means that many people who *did not* qualify for SSI received monthly government checks anyway, and thousands of eligible people who *did* qualify have been underpaid or completely forgotten, to a total of almost \$36 million. Much of the blame is being placed on the computers, but behind the machines are the people who devised the payment schedules and program in the first place.

The Ford administration does not favor current spending levels or increased funding for social welfare programs. It puts economic recovery from current recession and inflation ahead of social welfare and assistance. Yet, continued unemployment and poverty — insufficient health care, inadequate food, unskilled/unemployed workers, dilapidated housing — all these contribute to the economic malaise of today. The other "forces" that contribute — like increased defense spending despite the end of the Vietnam involvement and hurrahs for detente, an ineffectual and regionally unfair energy policy, gross waste of natural resources in the name of technological advance — these are among the Administration's major concerns. It is a fact that government priorities do not reflect the needs or hopes of the poor in maintaining a decent standard of living, educating and working for themselves, providing themselves with essential nourishment and health care. Public assistance programs need drastic revision; a national health plan is mandatory; general unemployment at current rates cannot be tolerated. Society has not manifested a willingness to commit itself to reach out to the oppressed — neither in the government or private sectors — and the entire country is the weaker for it.

4. HOUSING

One of the basic necessities of the poor, as of everyone, is housing. Dilapidated housing increases health hazards for the residents: overcrowding, unsanitary conditions, poor heat in winter, and rats and roaches lead to increased rates of respiratory

diseases, influenza, dysentery, strep infections, lead paint poisoning. Yet, public housing units are well known to last about ten or perhaps only five years before disintegrating into crumbling slum units. Rigid, unfair and paternalistic regulations treat tenants like unwanted, unsocialized children needing strict vigilance and moralistic training. Location of many urban units is far removed from public transportation and other community services.

The Department of Housing and Urban Development is the major administrator of these services to poor Americans. According to current Congressional hearings, HUD is generally "conceded to be one of the federal government's most troubled bureaucracies," as reported in a story in the Washington Post (September 26, 1975). Among the problems: it is estimated that the country cannot meet the need for almost 10 million new housing units by 1980; although funds were allotted, there have been no new housing starts for the elderly since 1972, and some officials estimate that it would take at least eighteen months before HUD's current policies could produce new construction; HUD has received several large bills from cities for delinquent taxes on the properties it owns.

Another aspect of the nationwide housing crisis for poor Americans can be focused on in the rural areas of the country. According to a report in April, 1975, of the Rural Housing Alliance and Rural America, Inc., about 44% of the nation's poor living in over 60% of its substandard housing reside in rural areas. Public housing units in rural areas, however, represent only 22% of all public housing facilities. Among families with less than \$7,000 annual income, about 6% of those with metropolitan housing live in dilapidated buildings; but almost 14% living in non-metropolitan housing reside in dilapidated conditions.

Judged in terms of the incomes of the people served, public housing and the rent supplement programs of HUD have been effective to some degree. Yet, housing people is expensive, and massive efforts are needed to provide housing for over 7 million poor people whose names wait on lists in major urban areas around the country. Much more money must be provided for publicly-funded housing starts, and tighter control must be exercised over those construction companies which cut corners in the building process, often to meet government-enforced building deadlines. A deadline may be set after the particular project underway has been contracted at particular wage rates for the construction workers. Should the deadline expire, workers may ask for a raise or may choose to work on a private project which pays better. Thus, to maintain job bids, second grade materials and unreliable plumbing

fixtures are often used. The result is the blight and uselessness of slums and engineered social service wastelands doomed to rapid deterioration.

Other mortgaged units — individual homes, condominiums and apartments — are clearly above the reach of millions of Americans today. Prices have soared, and, according to Business Week magazine, an estimated \$750 billion in mortgage capital would be needed over the next ten years for 10 million new units. It is not expected that this much money will be available on the open market. Federal housing subsidies, provided indirectly through deduction of mortgage interest payments and property taxes on income taxes, are extremely inequitable, because the size of the subsidy increases with the size of the income. Thus, according to a Rural Housing Information Service Bulletin earlier this year, the cost to the government of a subsidy for a family with less than \$3,000 income a year averaged about \$23.00; for a family with \$100,000 income, the cost was \$2,450.

Federal housing programs fall far short of their needs in effective administration and funding. Greedy real estate speculators can buy land, force low and middle income owners out by scaring them with threats of loss of market price for their homes, and then charge the government outrageous prices for this land to house the poor. Many landlords, without rent control, increase rents to siphon off rent supplement monies. The costs of welfare climb because of the sizable demand for housing by the poor and their inability to move elsewhere because of zoning restrictions, high mortgage prices, or their inability to obtain loans from banks and savings and loan institutions.

The housing crisis nationwide has had enough media exposure and has affected enough working people to warrant serious attention and drastic action. According to the National Association of Home Builders' latest figures, a comparison between 1965 and 1975 gives a fair idea of the escalation of housing costs in the last ten years.

Perhaps the most telling figures are the negative differences between 1965 and 1975 of "Percent of Families Eligible to Buy." They would seem to reinforce the fact that the rise in incomes in ten years hasn't meant much. The actual purchasing power of money today is lower than it was ten years ago, not only for those most destitute, but also for those full-time working people who still cannot afford to buy a home.

HOUSING EXPENSE	COST 1965	COST THROUGH JUNE, 1975	PERCENT CHANGE
Median Sales Price, New Home (Nationally)	\$ 20,000	\$ 39,000	95.0%
Interest Rate on Mortgage	5.75%	9.0 %	56.5%
Monthly Mortgage Payment (Principal, Interest, Real Estate Tax, Insurance)	\$128.35	\$333.41	159.8%
Heat and Utilities Expense (Monthly)	\$ 24.16	\$ 50.50	109.0%
Annual Income Needed to Qualify for Purchase (Before Taxes)	\$ 9,931	\$ 21,161	113.1%
Percent of Families Eli- gible to Buy	25.8%	22.4 %	-13.2%

The median price of a federally insured home ran lower than that of a conventionally financed home. For 1974, a federally insured home, on the national median, ran \$26,130. This put such a home above the reach of over half of all U.S. families, whose median income ran \$12,840. (The general standard used to determine eligibility to buy a federally insured home will limit the market value of the home to no more than two times the family's annual income).

While the overall housing situation continues to waver unstably, housing for the poor continues to be passed over and largely neglected. It is essential that housing programs for the poor and the working poor be overhauled to provide a decent place to live, at an affordable rent or mortgage payment. Despite continual reorganization of housing programs and impressively stated goals, *there is still almost 25% of all housing in America classified as substandard.* The Housing Act of 1968, which was promising to achieve the goal of providing a decent home for every American family, is almost seven years old now, and still not successful. It is time for serious reordering of priorities and innovative change toward reaching this objective.



Who Are the Poor and Where Do They Live?

Poverty cuts across all racial, ethnic and geographic boundaries. The myths that most of the poor are Black (56% are White according to government figures), and that most Blacks are poor (69% are not poor by government standards), grew along with the War on Poverty and its attendant publicity as the American people came upon a discovery. This discovery revealed the evil results of racial prejudice, then focused on civil rights (beginning with Blacks, but now recognized for all ethnic and racial groups), and led to a greater awareness of poverty in the United States. Since much attention at first was centered on the Black movement, it was generally assumed that all poverty, crime, violence and militancy, rampant disease and malnutrition originated in urban slum areas — decaying ghettos within central city death traps. The existence of rural poverty was not and still is not an important concern, because lack of extensive media coverage or personal contact has hidden it from the view of urban citizens.

Poverty cuts across different barriers and inflicts itself on the poor of many different groups, although it does correlate to certain characteristics. A look at some of these homogenous tendencies will give us some information as to why poverty exists amid the affluence of America. These categories and descriptions by similarity of ethnicity or location are not mutually exclusive. They overlap considerably, because poverty is more widespread than most of us will dare to admit.

1. WHO ARE THE POOR?

- Those people defined as economically dependent or unproductive.
- Those people excluded from a fair share of society's benefits,

despite their wishes or efforts.

- Those people who live in areas or work in jobs which society as a whole does not deem economically useful or necessary.

These "unproductive elements" of society cannot participate meaningfully in the economic system for many reasons. Thus they depend upon others in society for their daily sustenance. By government standards and figures for 1974, 54% of the poor were children under the age of 18 and elderly people over the age of 65. Therefore, only 46% of the poor were possibly capable of working full-time. Further government statistics show that:

- In 1973, the family head in at least half of low-income families worked during the year, and of this group, at least 35% worked full-time.
- Of the low income family heads who did not work at all, three-fifths were women with full-time responsibilities for children, or retired persons.

(Bureau of the Census, Characteristics of the Low-Income Population: 1973).

In spite of many poor persons' desire to work, job opportunities are not that plentiful, especially for the semi-skilled and the unskilled. Furthermore, many of the poor who do work are heads of the household, like the majority of most working people. But poverty level incomes and incomes lower than the poverty level cannot provide a decent life. Thus, they and their entire families are drawn down into poverty as a daily existence.

a. The Minimum Wage — Too Minimal

For example, the current minimum wage of \$2.20 an hour would yield an individual who worked full-time all year (52 weeks, no vacation) an annual income of \$4,576. (Shortly the minimum wage will be raised to \$2.30 an hour, providing a gross annual income of \$4,784). If this individual happened to be the head of a household of four — himself, a non-working wife, and two small children — his annual income would fall \$462 short of the 1974 poverty income figure of \$5,038. It is easy to see why there are so many Americans classified as "working poor." In this instance, one job is clearly not enough to provide a minimally decent living for that family.

All of the poor who work should be provided with decent jobs that pay a just living wage. For example, we saw earlier that the

President's Commission of 1969 set a more just poverty standard at one-half of the national median income. In 1974 this figure was \$6,420 (or \$1,382 higher than the federal government's poverty index of \$5,038). A minimum wage rate would earn a gross income of \$6,420 if it paid \$3.10 an hour. The difference between 24.3 million poor (according to the government) and 40 million poor (those people below the \$6,420 income level) is 15.7 million poor.

If a realistic minimum wage were paid, some 39% of 40 million poor Americans — those living in "working poor" families — would be lifted out of poverty.

Following is a description of many of the homogenous groups of poor persons in America. Their homogeneity covers different aspects — age, ethnic background, or race. But their poverty stems from two principal sources: lack of economic opportunity to participate usefully in society, and lack of socio-economic power to obtain such opportunities.

2. THE ELDERLY POOR

Of about 21 million elderly people in the United States, 3.3 million are classified by the federal government as poor (or about 16%). The government's poverty thresholds for single elderly individuals, or elderly couples residing at home, range from \$2,002 to \$2,982 for 1974, depending on farm or nonfarm residence, and on sex of the individual.

However, according to statistics gathered by the Harris Poll Associates for a 1975 report of the National Council on The Aging,* 23% of the elderly public acquires less than \$3,000 annual income. This represents 4.8 million people. The Council's report, "The Myth and Reality of Aging in America," comments:

The elderly poor have a far harder time coping with life than those with higher incomes. Not only do the older poor have more difficulty making ends meet financially, in securing adequate medical care, housing and clothing, but their low economic position also appears to increase dramatically their sense of loneliness and rejection by society.

* "The Myth and Reality of Aging in America." A Report by Louis Harris Associates for the National Council on The Aging, Washington, D.C., April, 1975, Pg. 131. Reprinted with permission from the Council.

There is nothing dignified or graceful about growing old in a society that cherishes youth, vitality, good health and exercise, and that spends over \$5 billion in one year on cosmetics, diet products and books, beauty and youth-sustaining aids or books.

Federal figures for 1973 indicate that 60% of the elderly poor were unrelated individuals, and that three-fourths of this group were elderly women (mostly widows) living alone. Nine out of ten of these women are White, and their annual income on an average is about \$1,900.

Although changes in Social Security benefits since 1970 have resulted in a lowered percentage of elderly among all the poor, Social Security payments alone do not constitute a decent livable income for most elderly people. Furthermore, although changes in Social Security law since 1970 included coverage for previously uncovered job categories — agricultural and domestic jobs, for example — the majority of aged Blacks and other minority persons who held these jobs did not have enough time to build up equity in the Social Security Fund. So the number of elderly poor has not decreased that much, if at all.

Elderly citizens have different costs to handle than do average citizens, and their meager incomes do not provide sufficiently for paying out about 34% of *their budget for rent*, 27% *on food* (or even more if a special diet is required), and *four times* the average citizen's costs *for health care*. Even Medicare benefits cannot compensate for more than half of these costs. Housing for the elderly who do not live with relatives is often substandard, like old hotels and dilapidated apartment buildings.

The general attitude toward elderly citizens is often one of impatience, resentment and neglect. The decline of neighborhoods with strong familial ties, and of extended families, has eroded social means by which older persons were supported and cared for. A handful of volunteer organizations in various communities run small scale programs designed to help elderly poor people remain in their homes and to live independently for as long as possible. But widespread action to assist the older American is not evident among either the government or private sector. It is a shameful and compassionless situation.

3. POOR CHILDREN

Nowhere is the cycle of poverty more chilling and deadly than among children. Young people who lack the opportunities to experience decent health, nourishment, housing, schooling and stable family life are starting out with enormous odds against them.

Many quit school to help bring money into the family. In 1973, according to Department of Health, Education and Welfare figures, about 14.3% of children between the ages of 14 and 18 in AFDC families worked part-time or full-time. This would seem to be in direct contradiction to government efforts to prevent school dropouts by providing adequate assistance economically, and subsequently operating worthwhile job training programs. But, need maintains the depressing cycle.

These children do not see the rewards of useful employment in their parents' experience, and thus find it hard to picture a future for themselves. There is less enthusiasm or ambition, less opportunity to improve, less conviction that improvement is possible. Poor health follows many of these children throughout their entire lives, reducing their effectiveness in studies and work.

According to 1974 federal government figures, 33% of the 24.3 million persons in poverty were children. This is about 8 million children, or at least 15% of all the children in America. Furthermore, government data registered a 6% increase of poor persons in 1974, but poverty among children increased 8%. Although 56% of all poor children are White, the overall percentage of poor Black children as part of the total U.S. Black population is much higher than the percentage of poor White children as part of the total U.S. White population. The likelihood of poverty, therefore, for children who are Black or of another minority group — Spanish speaking, American Indian, Pacific/Asian American — is higher than it is for White children.

Yet these figures do not represent the actual loss of human value and potential which occurs as more and more poor children waste away year after year. Recent scenes of starving and malnourished children around the world have awakened concern in the hearts of many Americans — parents, single people, young and old. Yet poverty among American children has not been fully accepted or combatted. It is distressing to see a starving child of Bangladesh or West Africa. But it is also sad to admit, and harder to face the fact, that there are children in crumbling central city apartments, living, or rather existing, daily among rats, roaches, deteriorating facilities, crime, drugs and violence. Such is their everyday scene, and perhaps their hides get tough early, but many of them don't last very long. Millions of hopes and minds waste away unfulfilled. It is appalling to realize that many more children live in mere shacks in rural or mountain areas. They are often only one of many, and there is barely enough of food or other essentials to serve even one. Some of these children never see a doctor, never go to school,

never learn to perform one useful skill that will carry them into the mainstream of economic survival in America.

We think, "this is not India. Things may be bad but they are not *that* bad." The truth is that things are much worse than the majority of people care to admit. And people in positions who can effect changes — government officials, doctors, teachers, volunteers, social workers, and parents — must direct their efforts and energies toward helping all children in this country, and especially toward saving those most helpless and vulnerable — the children in poverty. Common human decency, as well as the future generations of America, demand a response.

4. RACIAL-ETHNIC DISTRIBUTION OF POVERTY

According to government figures for 1974, poverty can be divided as follows among these groups of people:

- 56% of all poor are White
- 30% of all poor are Black
- 11% of all poor are of Spanish origin (broken down as follows):
 - 7.0% are Mexican
 - 2.5% are Puerto Rican
 - 1.5% are Central or South American, Cuban,
 - or of other Spanish origin
- 3% of all poor are Native American and Pacific/Asian American

The distribution of poverty among each of these ethnic groups shows that the likelihood of being poor is higher for minority (ethnic or racial) groups:

- about 8.1% of all Whites are poor
- about 18.0% of all Native Americans* and Pacific/Asian Americans are poor
- about 24.1% of all Americans of Spanish origin are poor
- about 31.4% of all Black Americans are poor.

a. *The White Poor*

This 56% of all poor Americans comprises people of many ethnic backgrounds — Anglo-Saxon Protestant, Jewish, French Canadian, Italian, Polish, Slavic, Irish, Portuguese, Hungarian, and other European nationalities. According to federal government figures, this 56% represents some 13.7 million people, family members and

* If Native Americans are counted independently from Pacific/Asian Americans, some 45% to 50% of all Indians are classified as poor.

unrelated individuals, the majority of whom live in major metropolitan areas. Yet only some 1.6 million poor White people live within the "poverty pocket" areas of the metropolitan cities, while more than 3 million live in non-metropolitan or rural poverty areas. That leaves 9.1 million poor Whites living in non-inner city poverty areas or in suburban areas.

A majority of the 1.6 million poor Whites who live in "poverty pocket" areas of central cities with at least 250,000 population are blue collar workers, crammed into small ethnic neighborhoods. Although they live in industrial centers, often their trades are being replaced with automated operations; many families are the victims of inner city housing, utility and insurance scalpers; they pay high tax rates that maintain city services with considerably less income than those persons earning mid-level and higher incomes, yet they do not receive their full share of those city services. According to a 1975 study done by the National Center for Urban Ethnic Affairs, for the Department of Commerce and the Institute for Liberty and Community,* in 1970 about 34% of the residents in poor ethnic White neighborhoods earned less than \$7,000 annual income.

For the some 3 million poor Whites who live in non-metropolitan areas, opportunities and services are greatly reduced. Forgotten Appalachian mountain pockets and small scale farms have been passed over, often destructively, by highway development, large agribusiness conglomerates, absentee mining interests, and cheaper labor costs abroad for manufacturers. Outreach programs in social and health services are often non-existent in remote areas. Many children must work in unprofitable small farm or family business operations at an early age, thus forfeiting the possible benefits of long-term schooling. In the past, many of these people would eventually move to the cities seeking employment, but now they will find little or no job opportunities which can sustain a family at a decent standard of living. They will find overcrowded and substandard housing available to them, because traditionally most government efforts toward public housing, community services and manpower programs (already seen as largely inadequate) have been directed at the Black and Hispanic populations.

* Geno Baroni and Gerson Green, "Who's Left in the Neighborhood?" Prepared by The National Center for Urban Ethnic Affairs, Washington, D.C. for the Office of Minority Business Enterprise, U.S. Department of Commerce, and The Institute for Liberty and Community, Concord, Vermont; November, 1975. Referred to with permission of the NCUEA.

b. The Black Poor

According to government statistics, almost one in every three Black Americans is poor. Of these approximately 7.5 million people, about 65% live in metropolitan areas, with about 3.1 million of these persons crammed into "poverty pockets." Still, a large percentage of the poorest rural Americans are Black. Of about 5.9 million American Blacks living outside metropolitan areas, some 2.4 million, or about 41% live in poverty. These 2.4 million generally represent families and unrelated individuals who are tenant farmers or sharecroppers or unskilled laborers in the South or Midwest, far removed from industrial opportunities and the concentration of services that a metropolitan area can offer.

Blacks in metropolitan areas constitute a large percentage (about 45%) of the blue collar labor force and a sizable percentage (about 20%) of service workers, according to the previously cited study of the National Center for Urban Ethnic Affairs. However, unemployment rates for Black workers and other minority workers have regularly been higher than those for White workers. The Department of Labor's Monthly Labor Review of August, 1975, reported unemployment rates for June of this year as follows: for the unemployed *White* civilian labor force — an unemployment rate of 7.9%; for the unemployed *Black* civilian labor force — an unemployment rate of 13.7%. These rates represent unemployed persons who were seeking employment at the time or were laid off. They do not include retirees, students not working, persons with long-term illnesses, those working but at sub-poverty wages, or those so discouraged that they have ceased looking for work. Counting all of these with the unemployed yields a "subemployment rate" of about 20% nationwide.

The NCUEA study also shows that about 52% of the residents of Black urban neighborhoods earned less than \$7,000 annually in 1970. (We saw earlier that for White ethnic urban neighborhoods the figure was 34%. For the gross population in SMSA's, by comparison, there were only about 23% earning less than \$7,000 annually in 1970).

Census Bureau figures for 1974 indicate the overall disparity between the Black and White economic situation in this country. *The median income for White families was \$13,356, while for Black families it was \$7,806.* Yet, median income figures cannot express the reality of a daily poverty existence. As stated before, 56% of all poor are White and 30% are Black — that is, they fall below the federal government's poverty threshold which, for a family of four in 1974, was \$5,038. The median income deficit (or the *actual amount*

by which certain families fall below the poverty index) for White families is \$1,538, thus making an average annual income among poor Whites of \$3,500. But for poor Black families, the median income deficit is \$1,750, thus making an average annual income of \$3,288.

Clearly, poverty for Blacks is an overwhelming situation. Lack of job opportunities in decently paid jobs is still evident; most often, Black men continue to hold positions as laborers, janitors, porters, busboys and housemen. The inordinately high unemployment rate for Black youths undermines training programs and related efforts to prevent dropping out of school. Bayard Rustin has asked, "What is this foolishness about training? You can't train any segment of the population unless there's a demand for work." Ever-increasing numbers of Blacks are moving and concentrating in metropolitan city centers where unemployment, poor housing, collapsing educational institutions, eroding city services and high tax bases leave them scraping for an existence in hopelessly dismal ghettos. Continued racial prejudice still haunts Black America, leading to economic discrimination, social ostracism, and insidious undermining of any attempt to break out of the depths of poverty into the upwardly mobile fabric of American life.

c. The Spanish Speaking Poor

Of some 10.8 million Americans of Spanish origin, 24.1% or about 2.6 million are classified by the government as poor. Earlier in this chapter we saw what percentages of persons of different Hispanic origin comprise these 2.6 million. Recent figures are not available for all groups with regard to residence, employment status, income level, etc. However, some figures are available; they show, much the same as those cited in the section on poor Blacks, that poverty in America strikes harder at non-White Anglo groups. According to Bureau of the Census figures, Mexican Americans represent some 63% of the Spanish speaking poor. Of some 6.4 million Mexican Americans in the U.S. as of March, 1974, more than 1.5 million are living in poverty, or about 24%. More than 1.3 million of these people in poverty live in only five Southwestern states: Arizona, California, Colorado, New Mexico and Texas.

Generally speaking, these 1.3 million represent a large part of the migrant farm worker population. Many of them are transient, moving around the farm areas as work becomes available. They tend to have slightly larger families than do poor Whites or Blacks, with an average of 4.87 people per family. About 88% of all poor Mexican Americans have not completed high school, and thus have

few options for obtaining better jobs requiring particular skills and training. Only recently have some community service organizations, businesses and schools made a point of having Spanish speaking employees or personnel to assist their Mexican American neighbors. Living conditions are largely substandard, and are sometimes regulated by the owner of the farm where families are currently working.

Of some 1.5 million Puerto Rican Americans, about 34.1% are classified by government figures as poor. According to the Bureau of Labor Statistics, most Puerto Rican Americans live in major metropolitan areas, with about 59% living in New York City alone. A Bureau of Labor Statistics report, based on 1970 Census Bureau figures and current employment trends, finds that more than half of the Puerto Rican work force in New York City holds semi-skilled and unskilled operative, laborer and service jobs. This rate is much higher than that for unskilled White workers, and higher than that for unskilled Black workers. In a predominantly white collar city, only 33% of all Puerto Ricans held white collar jobs in 1970, compared with about 58% of all residents, and at least 43% of Black residents.

The National Center for Urban Ethnic Affairs' study estimates that in 1970, about 48% of the residents in Hispanic urban neighborhoods earned less than \$7,000 annually.

Although more bilingual services and opportunities are becoming available in many neighborhoods, most of these efforts are local community attempts to reach into the community population and bring people out of poverty and into some competition for economic survival. The Spanish speaking poor in America are thrice disenfranchised: by their economic abandonment, by lack of adequate indigenous political representation, and by language barriers. It is not unusual to find sizable neighborhood enclaves where only Spanish is spoken, especially among older persons, just as it is easy to find a preference for one's own language in other ethnic neighborhoods. There is a sense of security and heritage being maintained. Yet, to participate gainfully in society, to make the break from poverty into a more healthy and rewarding standard of living, our Spanish speaking (and other foreign language speaking) Americans must work doubly hard. But Spanish is the second most frequently spoken language in the United States, and, for the most part, those who speak it are citizens. Therefore, the government and industry sectors, the health care organizations, the school systems and the politicians who represent their fellow-citizens in the making and enforcing of policies for the good of the

entire country ought to work doubly hard to recognize other languages and other cultures.

d. The Native American Poor

Ninety percent of all reservation-dwelling American Indians are poor by government statistics. Just less than 50% of all American Indians live on reservations.

The Europeans introduced a new way of life to the North American continent, but for the Indians it was disastrous and final. Whole tribes were wiped out by the White men's exploitation, diseases and continued conflict. By the end of the nineteenth century, most of the remnants of the poor Indian nations were herded onto barren reservations, often far from their original homelands. Today, of some 810,070 American Indians, whether living on reservations or in other rural and urban areas, almost all experience hardship or extreme poverty. According to figures for 1974, the average annual income figure of \$1,900 for Indians was about the lowest family income in the United States.

Among Indians who live on reservations, or almost half of the Indian population, the incidence of poor nutrition-related conditions or diseases — like anemia, diabetes, obesity, kwashiorkor (severe malnutrition in infants and children caused by a diet too high in carbohydrates and too low in proteins), infant mortality, etc. — is generally higher than for all other Americans. According to the Bureau of Indian Affairs, the incidence of good health for all Indians, even those living outside reservations, is generally lower than for other Americans. Other economic and social statistics also shortchange the Native American.

According to Census Bureau figures for 1970, average number of years completed in school is about 8.5 for Indians, but it is almost 11 years for the U.S. population as a whole. Unemployment is higher; median income is lower. A recent study done for the Department of Health, Education and Welfare showed that in 1970, urban Indian families averaged less than \$4,000 annual income. Employment in professional or managerial occupations is very low. Access to medical and dental care, as well as to other social and community services, is very poor for those Indians living on reservations. Housing on reservations is largely substandard, and often has no resemblance whatsoever to the meaning generally

attached to the word "house." The DHEW study previously mentioned estimated that about 19% of all urban Indians live in overcrowded and dilapidated housing, compared with a national average figure of 7% of the total population.

Poor Indians are among the most forgotten Americans; they are among the most systematically deprived — resented, neglected, powerless. And after some one hundred fifty years of this insensitivity and inhumanity, a Commission appointed by President Johnson in 1969 cited a number of factors which contribute to the general attitude of bureaucratic failure to assist the Indian people. It was found that most non-Indians know very little about the Indian customs and lifestyle, yet many "manage" Indian affairs from their Washington offices. There is a general lack of vision and historical perspective with respect to the Indian experience in America. In the last few years, several militant Indian groups have received national attention as they have tried to force the government's hand at Wounded Knee and Pine Ridge, while others have begun cooperative industries, cultural education and restoration programs and legal actions against illegal incursions on Indian land rights and treaties. Rising out of poverty is difficult enough; rising out of a colonial status that was illegally imposed more than a century ago will be even more difficult to accomplish.

e. The Pacific/Asian Poor

It is hard to tell which group in America is experiencing the worst economic disadvantages. American Indians are certainly at the bottom of many statistical scales. However, even today when many more cultural groups have begun to advocate for themselves on a national scale, the Pacific/Asian Americans, also referred to as Oriental Americans, are often forgotten. Many different nationalities, cultures, languages and histories are commonly lumped together by most Americans who refer to everyone as "Chinese" or "Japanese" or, more simply, "Oriental." The Pacific/Asian American population includes Chinese, Japanese, Korean, Filipino, Guamanian, Aleut, Malayan, Samoan, Hawaiian, Eskimo, Vietnamese and other Asian or Indian peoples.

According to Census Bureau figures for 1974, there were about 2.1 million people counted as Oriental Americans. It is difficult to determine just how many were assumed to be poor, since statistics are combined with those of the American Indian population. (This combining of figures tends to result in lower percentages and estimates than would be obtained by detailing statistics for each group independently). Together, about 18% of the two groups' total

population of over 2.9 million people were classified below the poverty level.

Some Census figures for 1970 give general social indicators for various of the Pacific/Asian groups. For example, native born Hawaiian men tend to earn less income than other men who have migrated to the Hawaiian islands, including Chinese, Japanese and Whites. In 1970, the median income for Hawaiian men was \$2,931, and with the cost of living in Hawaii varying between 20% and 25% higher than on the mainland, this is an extremely inadequate figure.

Among more than one million Chinese and Japanese Americans, general educational attainment is high. About 25% of Chinese males over the age of 16 have obtained college degrees; for Japanese males the figure was over 19%, according to Census figures for 1970. Nevertheless, it is not uncommon to find considerable disparity between educational attainment or qualifications and actual employment status. Only about 33% of U.S. born Japanese men hold professional or managerial positions. Many Japanese and Chinese immigrants who had been employed in professional, managerial or technical jobs at home have been forced to change to less skilled, lower paying jobs in the U.S. Among Chinese men in the U.S., about 25% are employed as service workers, a figure that is higher than averages for other groups: for Whites, about 14%; for Blacks, about 21%, and for Spanish speaking, about 15%, according to 1970 figures. None of these trends is changing significantly at present, a fact which indicates that it is still hard for young Oriental American men to obtain positions for which they may be properly trained, either because of higher unemployment for all minorities, or because of racial discrimination in hiring practices.

Although the majority of Chinese and Japanese Americans live in several large Northeastern and Western cities, the Census Bureau shows the Korean population to be slightly more dispersed. Among Koreans, there is a preponderance of female-headed families, with small children, yet with extremely low incomes. Many Koreans do not as yet have enough facility in English to obtain jobs for which they are sufficiently trained.

Further Census Bureau figures show that for Filipino Americans, the third-largest of all Pacific/Asian groups, less than half of all men have completed high school. Those who are trained with certain skills often find language a barrier in obtaining employment. The majority of working Filipino men, who are predominantly middle-aged, work at low paying laborer jobs or on small farms in rural areas. However, with the meager incomes they make, they

must support large families: about 38% of all Filipino families have at least five members.

Since 1970 was the first census year when statistics were compiled on a larger scale for all Pacific/Asian Americans, many areas are lacking in reliable indicators of actual social and economic status. There is still much institutional and personal racism experienced by Pacific/Asian peoples in America. There is little knowledge of the Pacific/Asian experience, and much stereotyping of these various nationalities into one large mass of inscrutable foreigners.

Combatting the poverty of urban ghettos or of rural hinterlands is even harder when people and institutions almost do not know that you exist. The usual problems to be overcome — housing, health care, legal representation, consumer protection, participation in community social welfare programs — are compounded with additional ones like immigration regulations, language barriers, and cultural ignorance on the part of one's neighbors.

f. Summary: The Curse of Racism

Each of the different ethnic groups described above has suffered its own brand of racial or regional prejudice. Some group of people manages to despise and resent some other group of people, whether in a neighborhood block, a suburban development, a large city ghetto project or a country or mountain town. There is a derogatory name for every single nationality of people supposedly representing the "melting pot" of the United States.

For too long, non-White cultural groups and White ethnic peoples have been excluded from equal treatment in our society. Their cultures and heritages were considered a source of embarrassment by those of their people who tried to become assimilated into the dominant society. Americanization was seen as accepting values and patterns of life offered by the existing institutions as the only way to "get ahead." Now, many minorities have realized that they got only as far as prejudiced and imperfect institutions and people would let them get. They have found that they must work within their own lifestyles and communities to claim a just share of this society's promise. Pride in one's self is the key to power, not merely imitation of another's lifestyle. Social maturity is now symbolized by cultural self-awareness, and the more cultures that can be bound together to work in true community spirit and mutual respect, the easier it will be to break the depressing hold of poverty and build toward a community of Americans.

5. RURAL POVERTY

The existence of poverty in remote rural areas of the United States is a fact little experienced by millions of Americans. Yet, about 40% of America's poorest families and individuals live far from the view of the urban or suburban eye. According to Census Bureau figures for 1974, some 9.6 million poor persons live in non-metropolitan areas, representing more than one-third of the total 24.3 million poor. However, having already arrived at a larger total figure of poor in America, closer to some 40 million persons, we find that about 16 million or 40% live in rural areas of the country. Rural poverty is just as persistent and debilitating as urban poverty, but its roots are different. Basically, rural living is being part of that economic community that derives its wealth from the development of land and other natural resources. But the economic returns no longer remain in the rural community. The principal fact behind rural poverty today is the powerlessness of millions to control the land they work or live on. Big business interests have swept over the rural land areas, from upper New England to Appalachia to the Great Plains, across the rural South and in the Southern California farming valleys. Absentee farming interests, mining and industrial firms, large corporate manufacturers and governments own the majority of all the land, and they often use and abuse it at will. Many of the people who actually live on it are now tenants, sharecroppers or squatters, eking out a poor existence on land whose profits are found in corporate investments and banks. According to a profile on "Rural Poverty," prepared by the National Catholic Rural Life Conference and the Campaign for Human Development in 1973, corporate landholding and non-resident or absentee landownership is growing rapidly in rural America.

Poor people living in rural areas have had to face the continuing disappearance of the small family-run farm, as it is replaced by huge, integrated farming combines, operating on automation, not manpower; the depletion of natural resources like coal, wood and iron ore, often with irreversible destruction to the land left behind; the departure of small manufacturing industries such as mills and foundries, and with them, perhaps, an opportunity for full-time employment. Furthermore, the distance and remoteness of some areas make them prime victims of poor communications and transportation facilities; high prices for goods and products that are transported in; neglect on the part of federal and state social service programs which do not operate adequate outreach facilities.

What happens to these 16 million Americans as a result of all this? They suffer poorer health, yet have less accessibility to health

care services. According to a paper presented by the Rural Housing Alliance and Rural America, Inc., in April, 1975, the U.S. average for number of doctors per persons is 1 to 781; but in rural areas alone, the ratio is 1 to 1,400. *Since 1963, the number of U.S. counties without doctors has increased from 98 to 135.* The federal government is just now beginning to establish health clinics in remote towns.

The consolidation of many local school districts has caused hundreds of small local schools to shut down, thus presenting transportation problems for students who must now travel sometimes fifty or more miles daily to school. The resulting dropout rate is higher than the national average.

With the tremendous decline in labor requirements in farming and mining, millions of families have moved out of rural areas seeking employment in urban cities. The unemployment rate in urban areas is even higher than that in rural areas, making it apparent that these people are moving from bad to worse: from remote, economically unimportant hinterlands, with no jobs, to overcrowded, overspent city centers, with no jobs.

Housing in rural America is often substandard. In 1973, the government put an 18-month moratorium on federally subsidized housing starts in most rural areas. Yet, housing for the rural poor is desperately needed. Millions of Americans live in squalid shacks or in dilapidated huts on Indian reservations.

The government's poverty threshold for a four-person family living on a farm in 1974 was \$4,302; for an elderly individual on a farm it was \$2,013. Government data generally assumes that the cost of living is about 15% lower for rural areas, but this figure is not reasonable. Most goods available to rural residents are the same as those available to urban residents, but often prices in rural areas are higher, reflecting the cost of transportation to get them there. Rural residents incur higher expenses traveling to a city or larger town for medical and dental care. Without high urban taxes, the cost of living may be lower, but it is *not* 15% lower.

The rural poor are spread throughout the country, yet too few people have had contact with them to realize the hopelessness of their situation. Where are they? They are in *rural New England*. In the state of Maine, for example, small scale potato and other crop farms have been bypassed by larger agricultural operations. Unable to make a decent living from the land, many of the young people are moving south to the industrialized cities of New England, where unemployment, poor housing and high costs await them.

The rural poor are often pictured as coming from one particular

region of the U.S. — *Appalachia*. Beginning in western New York and extending to Mississippi, the Appalachian mountain areas are indeed some of the poorest, most neglected and most abused stretches of land in America. Strip mining operations have gutted much of the land; timber companies have stripped many hillsides bare. The people who live there have no control over their land, which is predominantly owned by outside mining, logging, farming and industrial concerns.

The *Rural South* represents another situation of absentee-owned land, with poor Black or White sharecroppers working at the third most dangerous occupation in the country, farming, yet often receiving a minute fraction of the crop in return for themselves. Incomes often do not rise above \$2,000 annually. Of some 5.9 million Blacks living outside metropolitan areas, more than 42% have incomes below the poverty level.

The *Great Plains States*, wealthy in wheat, corn and other grains, are often the victims of corporate land speculation. Some farmers overextend themselves in trying to produce quantity for highly concentrated industries, and risk the uncertainties of fluctuating capital markets. Small scale farms, operating without government subsidies, cannot even begin to compete at these market levels. Competition for land, for highway development, urban growth, etc., has put land prices beyond the reach of all but the rich.

The fertile *farm valleys of California* are home to thousands of migrant workers whose poverty existence is, perhaps, somewhat better known to many Americans in the last few years of militant fighting for economic and labor rights. Progress so far has only cracked the surface of unfair labor practices, lack of workmen's compensation, poor health and dental facilities in transient areas, availability of community and social service facilities, and poor housing provided by farm owners. The average annual income of migrant workers runs some 25% lower than that for other working Americans.

Finally, the *American Indian Reservations* are also a part of poor rural America. It is estimated that the 50% of all Indians who live on reservations experience daily hardship at a minimum, and dire poverty at a maximum. Inadequate education, health and welfare appropriations cannot begin to break the bonds of poverty surrounding the American Indian.

Rural poverty is no less inhuman than urban poverty. It is just more hidden and more forgotten. Until some form of economic opportunity can be created in the rural areas, with more local ownership of land and manufacturing operations, these vast

spaces of the country will continue to waste away, to lose their population as people seek a better life elsewhere. Coordinated regional and national rural development plans and population distribution plans are more necessary now than ever before. Private sector economic factors alone will not address the problems of rural United States.

6. URBAN POVERTY

As noted before, the majority of the American population lives in major metropolitan areas or suburban areas outside these cities. According to Census Bureau figures for 1974, approximately 142.3 million people, or 68% of the total population, live in metropolitan areas. The following charts break this down into various groups of people and locations.

LOCATION	(Numbers in Millions)			
	TOTAL POPULATION		TOTAL POVERTY POPULATION	
	White	Black	White	Black
Metropolitan Areas	121.8 (67%)	17.8 (75%)	9.2 (57%)	4.9 (66%)

LOCATION	TOTAL POPULATION IN METROPOLITAN AREAS		TOTAL POVERTY POPULATION IN METROPOLITAN AREAS	
	White	Black	White	Black
Inside Central Cities	45.9 (38%)	13.7 (77%)	4.5 (49%)	4.0 (82%)
Poverty Areas/Central Cities	5.2 (11%)	7.4 (54%)	1.2 (29%)	2.8 (70%)
Suburban Areas	75.8 (62%)	4.1 (23%)	4.7 (51%)	0.9 (18%)
Poverty Areas/Suburbs	3.2 (4%)	1.1 (27%)	0.6 (12%)	0.3 (36%)

To understand the charts, we can explain one of the vertical columns of figures, for example, "Total Population/Black and Total Population in Metropolitan Areas/Black." We see first that about 17.8 million Blacks, or 75% of the total American Black population of about 23.7 million, live in metropolitan areas. 13.7 million of these 17.8 million (or 77%) live inside central city neighborhoods. Within the "poverty pocket" areas of these central cities live about 7.4 million (or 54%) of the 13.7 million Blacks. About 4.1 million Blacks (or 23% of the 17.8 million figure) live in suburban areas, and of these, about 1.1 million or 27% live within "poverty pocket" areas of the suburbs.

The same delineation follows for the other categories listed. Government statistics available to the general reader do not break down figures of this type for all ethnic groups in the United States. These charts were worked from tables in the Census Bureau's Current Population Reports Series which usually lumps "Negro and Other Races" in some tables and, conversely, "White and Other

Races" in other tables. In this case, it is likely that the figures for "White Population" include both White and Spanish speaking.

Herman Miller, in his book Rich Man, Poor Man, summarizes some of the urban problems which eventually lead to an increasing poverty population:

Virtually all of the white growth is expected to take place in the suburban ring, whereas the non-white growth is expected to occur primarily in the central cities The increase in the size of the dependent population, as well as the higher standards of public service that are demanded generally, accounts for much of the rise in expenditures for welfare, education, police protection, and other public services in cities. (Pp. 66-67).

In a paper prepared by the Economic Research Service of the U.S. Department of Agriculture and presented to the First National Conference on Rural America in Washington, D.C. in April, 1975, figures are shown which indicate that the overall trend in the 1970's is still toward immigration to urban and suburban areas, and outmigration from extremely remote rural areas. Although this immigration is not as acute as it was in the period from 1950 through 1969, there was still a population increase in 1974 of about 2.9% in metropolitan areas. This figure represents not only movement of the domestic population, but also immigration from abroad. As metropolitan area populations grow, demands on city services grow. But, according to Herman Miller, central city areas and suburban areas do not complement each other in providing these services to their ever-increasing populations:

Since the volume of business generally depends on the size of the population, there has been a great movement of retail trade to suburban shopping areas. Manufacturing establishments have also found it advantageous to leave the city and most of the new home construction in recent years has been in the suburbs. As a result, an important part of the city tax base has been eroded (P. 67).

The cities serve as clearinghouses and central nodes for transportation, communication, the delivery of goods and services. People, goods, information, move back and forth through the city to its surrounding area of suburbs and satellite communities. The ecological network of relationships around a metropolitan city is all of a

whole, interconnected and interdependent. Yet, in governmental terms, the city is set apart from the outer rings and becomes a sink for goods and services, collecting and disbursing them. But it has no ability to make adequate taxation demands upon the suburban commuter, who loves the city by day, and taking his income with him, flees it by night.

Urban poverty personifies the image of needy Americans as seen by most people. Inadequate social welfare programs cannot serve the large numbers of people in cities who need unemployment compensation and income supplements to purchase food and other necessary items. Federal housing programs are currently under attack as one of the most inefficient of all government services. Medical and dental clinics, whether private or public, cannot cope with the hundreds of people seeking care daily. About 60% of America's poor are crowded, sick, hungry, cold, inadequately housed, poorly clothed, unemployed, aging and, worst of all, neglected in the metropolitan areas of the country. Whether it is seen in central city slums, surrounded by insufficient services, or in the suburbs, often cut off from essential needs, yet still hardly recognized as such, poverty in urban America is a sprawling giant which preys upon some 24 million poor people.

7. THE WORKING POOR

The term "working poor" has only recently been coined to describe those people who work either full-time or part-time, yet who never escape the daily routine of being the "have-not's" of society. We have already seen how hardworking people who earn the minimum wage of \$2.20 an hour (or \$4,576 annually) automatically fall below the federal government's poverty level income of \$5,038 for 1974. Our earlier calculations toward a more reasonable standard of determining poverty presented the Bureau of Labor Statistics' Lower Budget figure of \$9,198 for an urban family of four; their figure of \$8,639 for a non-metropolitan family of four; and a poverty income figure representing 54% of the U.S. median income (rather than 40%), or \$6,934. Additionally, the American public reported to the Gallup Poll organization that a minimum income of \$8,372 for a family of four was necessary to maintain a decent standard of living.

The following chart will give an idea of the median incomes (gross, before tax payments) of several occupations, for males and females, according to Census Bureau figures for 1974.

OCCUPATION GROUP	INCOME/MALES	INCOME/FEMALES
Professional/Technical	\$13,391	\$7,405
Craft and Kindred Workers	10,552	4,885
Clerical and Kindred Workers	9,209	4,699
Operatives and Transportation	8,218	3,880
Farmers/Farm Managers	4,597	
Service Workers	4,540	1,978
Laborers - Nonfarm	3,591	2,436
Farm Laborers	1,280	
Sales Workers		1,963

It is easy to see that semi-skilled and unskilled workers are the least compensated for their work. Previously we have seen that a large percentage of the workers in these occupations are of one or another ethnic/racial minority, rather than White. Additionally, the figures for female workers indicate how difficult it is for a female head of a household to provide a decent standard of living for her family. The psychological despair that is conditioned into people who work full-time yet never get ahead is one of the most devastating effects of working poverty. No amount of theorizing by government officials or private consultants can grasp the meaning of this despair. No statistical tables can capture the pain of the hardships and want, as a parent sees his children doing without.

Working poverty affects some 60% or 25 million of America's almost 40 million poor. To combat it, federal and local programs must either organize to include these people in adequate social services and transfer payments, or develop a labor-intensive economic development policy which is truly geared toward full employment of our people. Currently, for example, renewed controversy is raging over the Food Stamp Program. Many people feel, often rightly so, that the excesses of the program are wasting their money. Certainly if there are people obtaining Food Stamps who are not eligible for them, while others who need them are being overlooked by the program, something needs to be done. President Ford's 1975 proposal for program reform does not favor the interests of the working poor; rather it sets its focus on the most abjectly poor, and hopes to decrease overall spending on Food Stamps. A more sensitive and important proposal has been offered by Senators George McGovern and Robert Dole. In this plan, the income cutoff level would vary somewhat, allowing certain benefits to working people, and in fact providing more incentive toward working than toward welfare participation. In its editorial of October 29, 1975, the Washington Post has praised the Dole-McGovern bill as one with "practical reform" possibilities, and considers the Ford proposal to represent a "punitive approach."

We have already seen how the general attitude of the government and the public toward the poor has often been of a punitive nature. If reforms like the Dole-McGovern bill and other positive reforms for different social welfare programs can be passed into law, perhaps the working poor, as well as the dependent poor, can be lifted out of poverty once and for all.

8. A FINAL WORD

Eliminating poverty in America will prove to be a hard task. Public attitudes toward poverty are negative to start with since many efforts at reform and change are already tainted with a kind of clouded condescension and resentment. Before social welfare, income supplements, health care, education, feeding/nutrition, manpower training and housing reforms, we need personal reform of our attitudes and feelings about poverty and those of our fellow citizens who experience it. We need to ask ourselves what social and economic policy we wish to have for our nation — what kind of society we want to live in, and whether it can be obtained without serious concern for the common good. More simplicity in administration of programs can result in a more impartial and worthwhile system of programs, geared toward assisting those truly in need, while also reducing overextended costs. But less categorical and investigative standards of eligibility and more local control, not only by governments but also by community groups, will have to be accepted by our society as legitimate government policy.

Ideally, poverty should not exist among a community of human beings, joined together in shared life on this planet. Unfortunately, that small word, "ideally," is the major stumbling block behind all disputes among men and nations. Thus, to be realistic, one must start on a smaller, more elemental level, and deal first with the immediate tasks at hand. Poverty in America, amid economic incentives and systems which are designed to require exorbitant affluence and gross waste, must not be tolerated by any of us. We certainly have the capability and resources to contend with it. We need only the resolve and the love, and a willingness to die to ourselves in trying.



What Causes Poverty? Is It Possible To Say?

These questions cannot be approached without much study and comparative thought. Even then, it is extremely complex. The following ideas are offered as directions for thought.

1. People try to explain complex problems with simple explanations and individualistic values. By now, numerous complex and interlocking causes of poverty may have suggested themselves to you. The traditional and still frequently found opinion that poverty is a temporary run of bad luck or that it results from chronic laziness and apathy is rarely true. Yet, many anti-poverty social welfare programs are underfunded, are based upon inadequate standards (e.g., the use of an "emergency diet" as a basis for food and income supplement programs), or are expected to yield immediate results.

2. Government patchwork social welfare approaches have become cumbersome in administration and indirect in their approach. As such, they are costly and incomplete. For decades, migration (the "frontier," homesteading, moving to industrial cities, etc.) served as a poverty program. But now there are no new frontiers. It is difficult and costly to obtain land; agriculture is big business. Industrial job development is growing more slowly than the population and it is not located in areas of primary need. Great expenditures of money, and effort in the last decade have opened up doors for many poor people. The Office of Economic Opportunity's Community Action Programs, among others, although failing to achieve some of their grander objectives, did provide a vehicle by which new political leadership among poor people was identified, trained through hard-knocks experience and introduced into the more conventional

political arenas. But impediments brought on by widespread cultural attitudes which ascribe poverty to simplistic "motivation" explanations have been compounded by top-heavy government programs requiring extensive administration. Three basic schools of thought and corresponding public policy have prevailed in the United States concerning the existence of socio-economic inequality and poverty.

- a. *The Culture of Poverty Approach* assumes that poverty is a result of the poor possessing a distinct subculture with values and behaviors which differ from those of the dominant society and which are inadequate. A self-generating cycle perpetuates this culture from generation to generation. People can be assisted to change their behavior and attitudes by a combination of education and social services.
- b. *The Economic System Dysfunction Approach* assumes that a lower socio-economic class exists because of structural economic problems like chronic unemployment, shortage of jobs, inadequate income maintenance, low productivity levels. This can be offset by attempting to bring the poor into participation in the dynamics of the existing economic system. Otherwise, income maintenance programs based upon distribution to the poor of income from other groups' surplus will be necessary. A full employment economy is part of this approach.
- c. *The Social-Political System Dysfunction Approach* asserts that poverty and inequality exist because the present pattern of group and power relationships consistently denies access on the part of the poor to significant political and economic participation, and maintains race, class or ethnic discrimination. Strategies for change include the democratization of decision-making structures in all institutions (public and private) which affect people's lives; broadened economic ownership or guaranteed annual income accompanied by more public planning and administrative influence over private economic sector organizations (which are currently owned by a small percentage of the population yet have significant public effect because of their size); and political organizing for empowerment of the poor and working classes in society.

Much debate has occurred over which theory and its resulting change approach is accurate. Three points are crucial here: *first*, probably *all* are true to varying degrees. *Secondly*, each approach has profound implications for the others (e.g., serious efforts

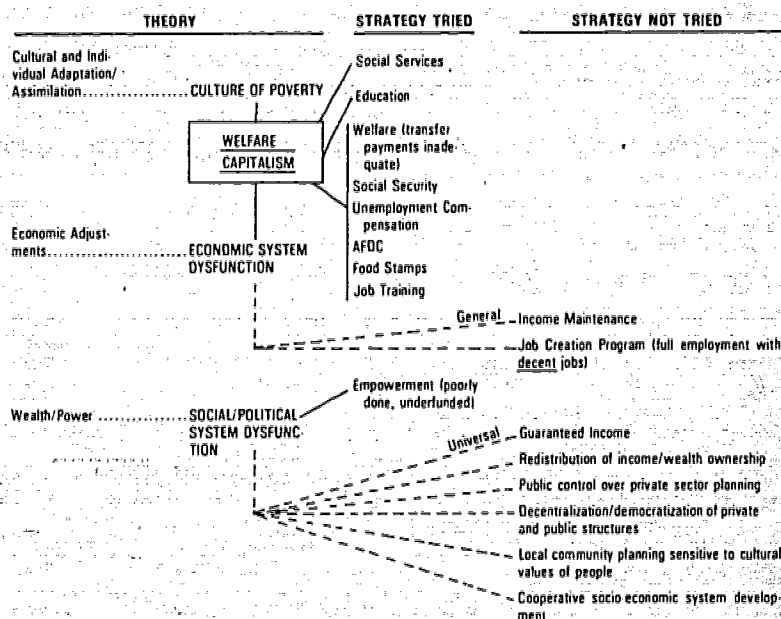
toward empowerment of and involvement in the decision-making process by the poor imply indigenous cultural changes and development among them, whether created from inside the community in a process of dialogue and action, or inculcated from without by intervenors into the poor community). *Thirdly*, significant change sought through any of these approaches means change in the dominant society as well. Allocation of resources, personal values and organizational patterns will have to change, since poverty is a relationship, and when one party changes so does the other.

The policies pursued in the United States can be grouped under the heading of "welfare capitalism" (Approaches 1 and 2). They have left the existing power relationships and distribution of income and wealth basically unchanged. They have tried to cover over gaps in the performance of our system, or else have attempted to assimilate the poor into the system. Social services, education, categorical stopgap income supplement programs (AFDC, unemployment compensation, Social Security, Food Stamps, etc.) and job training have been given major emphasis in government anti-poverty programs. Legal assistance, legislative and regulatory efforts and brief, but ill-conceived flirtation with empowerment through OEO Community Action Programs have also been attempted. As such, social policy has basically assumed that existing socio-economic systems are essentially functional, needing only tinkering and adjustment. Program emphasis has been given to individual and cultural reformation or to economic policy adjustment (i.e., the system is okay, you are not okay). However, it is important to note that several essential features of the "welfare capitalism" approach have never been implemented:

- (1) Income supplement programs have been inadequate and punitive because of "categorical" eligibility requirements which attach a social stigma to recipients, assume that poverty is a temporary condition, require massive administrative control, and maintain levels of support too low to really free recipients from marginality. No consistent and general income maintenance policy exists. Blame falls on the individual, or bureaucratic inefficiency is cited as sufficient reason to curtail programs.
- (2) No comprehensive full employment plan or job-creation policy has been made part of government or private anti-poverty efforts. Education, training and services, which are not supplemented by jobs and income, are inadequate. U.S. tax policies

and technology continue to de-emphasize labor-intensive development, attempting to cut costs and utilize energy-driven technology for the sake of profit and production, but at the cost of jobs and income. Hence we maintain a consumer-oriented social policy rather than one of distribution and participation. Labor unions contribute to this by demanding higher wages and benefits rather than ownership and productivity incentives. Corporations compound the problem by seeking high profit rates and practicing inflationary target pricing, and passing all costs on to the consumer, including the labor unions.

The third school of thought has not been tested or implemented because it requires serious changes in the roles of government, economic planning and investment, and existing cultural and political values. There is serious question that a national government could implement such a program because democratization and decentralization seem to contradict big central government. Yet, a national taxation and coordination policy would be necessary for this approach, while organization and planning would be primarily at local and regional levels.

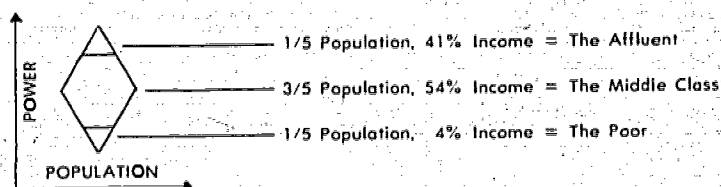


One thing is certain — centralized government services and programs have produced cumbersome bureaucracies, and since they are patchwork, stopgap approaches, they often violate values of equity among groups not favored by the programs (e.g., White ethnics become angry because government anti-discrimination policies focus on the needs of Blacks). Universal programs and policies, seeking maximum distribution and participation, are necessary. But these would almost certainly run into the prevailing American values of individualism, personal liberty and material comfort. Paradoxically, the cultural values and attitudes upon which current public policy is based demand equitable solutions but stress individualism. This condition leads to a fear of systemic approaches. Government programs, however, assimilate or aid individuals in need, appearing to be partial and thus inequitable. In avoiding systemic approaches, they also doom themselves in inadequacy. This recipe guarantees frustration and invites public withdrawal from a humanitarian social policy.

3. In our society, we continue to say "mine" when we need to say "ours." Our economy and culture depend upon the pursuit of individual economic and political security. Our industrial structure depends upon constant production and sales, which depend upon predictable buying and consumption. Advertising creates needs for many items (which are not absolutely needed) in order to insure sales. In short, we live in a possession-conscious, thing-oriented society, predicated upon individual achievement and the ability to produce. Feelings of isolation and loneliness, of being basically unwanted, prevail. People feel that if they don't look out for themselves, no one else will, and they're probably right. Our system is not community-oriented; it does not reward community consciousness. Hence, one man's gain is often seen as another man's loss, or as proof of worth versus worthlessness. For example, minority workers have experienced hard times entering trade unions because our system is not creating enough jobs for all workers (in spite of the work ethic), and present union membership fears a labor glut. Many tradesmen are not employed year round, and they are more apt to be laid off on sudden notice. With more members, jobs would be even more scarce. Thus racial exclusivity is a problem among union members.

4. Growth of profit-oriented economic and political systems, which are based upon compromises among self-interested power groups, cannot, by their nature, care for the powerless. The case of welfare,

which neither liberates nor meets the needs of recipients; the inability of our society to adopt a just minimum wage for *all* jobs; the underfunding and abrupt end of the War on Poverty — all of these manifest an operative value system which finds it difficult to empathize with the poor and powerless. Employers who pay substandard wages; large farmowners who pay indecent wages and offer uninhabitable housing to farm workers, while opposing unionization; slum landlords; realty companies which buy up central city housing and sell it at scalped prices to the poor or to the government (which intends to finance low-income housing, thus taking advantage of FHA and other federally-sponsored programs designed to help the poor); food and other central city merchants who mark up their prices the day before social security and welfare checks are due — these and others are groups with a vested interest in the continuance of poverty. Unemployment as a price for stabilizing inflation and keeping the profit/investment cycle healthy; higher and higher mortgage rates; tax privileges to large corporations and to the more affluent — these manifest the priorities in our economic system. The powerless live at the bottom of a power diamond where power — economic, social and political — is concentrated in the top half.



The poor do not have the resources to participate in the free enterprise system which our society extols. Business is increasingly being dominated by major corporations: over three-fourths of *all* manufacturing assets in the United States are controlled by 1.6% of the corporations. Many corporations depend on government contracts or loan guaranties to continue. Thus, our government is tied to the lopsided system out of necessity — to prevent economic chaos. Public good is mediated by restrictive private gain. This is not intentional evil in most cases, but the result of a system where concentration of resources and ownership of capital rewards wealth with more wealth, and where poverty generates nothing.

Furthermore, whereas tax breaks, oil importation quotas and government subsidies and contracts are seen to be good and necessary for the economy, expenditures in the public sector are often seen as tax burdens and wasteful over-extensions — because

they don't yield a "profit" in terms of production. They are "inflationary." Our tax laws reward profit and investment. Our production system, which generates jobs and income, depends on these measures. Hence, tax incentives and other rewards are designed to encourage people to invest and maximize profits. The result is that large scale policy and planning are determined upon this criterion: What is best for the investors and the economy?

But what happens if many people cannot participate in the investment/profit system? If these values lead to abandonment of the cities by the middle class? To the despoiling of land for surface raw materials? To automation or recession putting many workers out of jobs, including middle class people? To policies which favor large agricultural combines, making it impossible for the small farmer to compete?

In the last thirty years, the share of total money income going to the 50% of U.S. citizens in the bottom half of the power diamond has remained constant — at 27%. The share going to the top 10% has also remained the same — about 27%. The top 5% of the population receives 17% of the income. Therefore, less than 5% of our population controls:

- 50% of all wealth
- 83% of all corporate stocks
- 90% of all state and local bonds
- 62% of all businesses and professions

By not controlling any of the capital resources or production systems, many people in our society essentially lack the means for self-determination, for creating some share of the wealth of this country, and for generating representative political power to have some say in the policy decisions of this nation. Equal opportunity is an ideal in the United States, but in order to realize it, in a competitive society, everyone should have an equal start. Without this initial equality, security and development as a human being through self-determination and self-help are greatly impeded.

What all poor groups share in common is marginality and dependence — they are excluded from security and power over their own affairs. Each poor group in the United States belongs to a larger group which has been discriminated against, rejected or excluded:

Obsolescence
Discrimination/Racism
Low Economic Return
Dependence



Powerlessness comes from being what society defines as unproductive or unwanted. And it carries a very low price.



Conclusion

After two thousand years of Christ's Gospel of Love, it is very sad to live in a world torn by threats of war, lack of cooperation among nations, and poverty. The real root for all this lies in man's fear, need for security and consequent use of power, and inability (from sad experience) to trust one another. President Julius Nyerere of Tanzania has put it very well in a speech to Maryknoll missionaries in 1971:

The real problem of the modern world, the thing which creates misery, wars and hatred among men, is the division of mankind into rich and poor. The significant thing about the division . . . is not simply that one has the resources to provide comfort and the other cannot provide basics The man who is rich has power over the lives of those who are poor

And even more important is that a social and economic system nationally . . . supports those divisions and constantly increases them so that the rich get even richer and the poor get relatively poorer and less able to control their own future.

This continues despite all the talk of human equality, the fight against poverty, and of development. Still, rich individuals . . . go on getting richer. Sometimes this happens through the deliberate decisions of the rich who use their wealth and their power to that end. But often, perhaps more often, it happens naturally as a result of the normal workings of social and economic systems men have constructed for themselves.

This booklet has attempted to describe some of the complex dimensions of poverty in the United States in 1975 in a concise way, hopefully providing an informational resource and suggesting some thoughts for further investigation into the causes of poverty. It is our hope that the material here will be helpful in leading to a deepening concern, personal investigation of issues and one's own feelings, and personal or group commitment to action.

The Campaign for Human Development encourages self-help groups to submit proposals that will effect social and/or economic change in their communities. In order to qualify for funding either through the National CHD Office or from the local diocese, each proposal must meet certain requirements:

FOCUS

All projects selected for funding must benefit the poor and at least 50% of those benefiting from a project must be from low income groups. The poor must have the dominant voice in planning, implementing and directing the project.

PRIORITY

The Campaign will consider for funding those projects that show promise of creating change and development among community members. Strongly encouraged are those projects that will generate cooperation among and within diverse groups and, through their activities, help form a more mutually understanding society.

ALLOCATION OF FUNDS

The Campaign distributes funds to organizations that are incorporated and non-profit, thus having an Internal Revenue Service tax-exempt number. If this is not possible, then a grant may be channeled through a sponsoring agency. Funds are distributed quarterly on a grant basis, upon receipt of a satisfactory progress report and financial statement.

TO APPLY

The Campaign application form with criteria and guidelines for funding is available through the National Office in Washington. For further information, write:

CAMPAIGN FOR HUMAN DEVELOPMENT
United States Catholic Conference
1312 Massachusetts Avenue, N.W.
Washington, D.C. 20005

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Appendix:

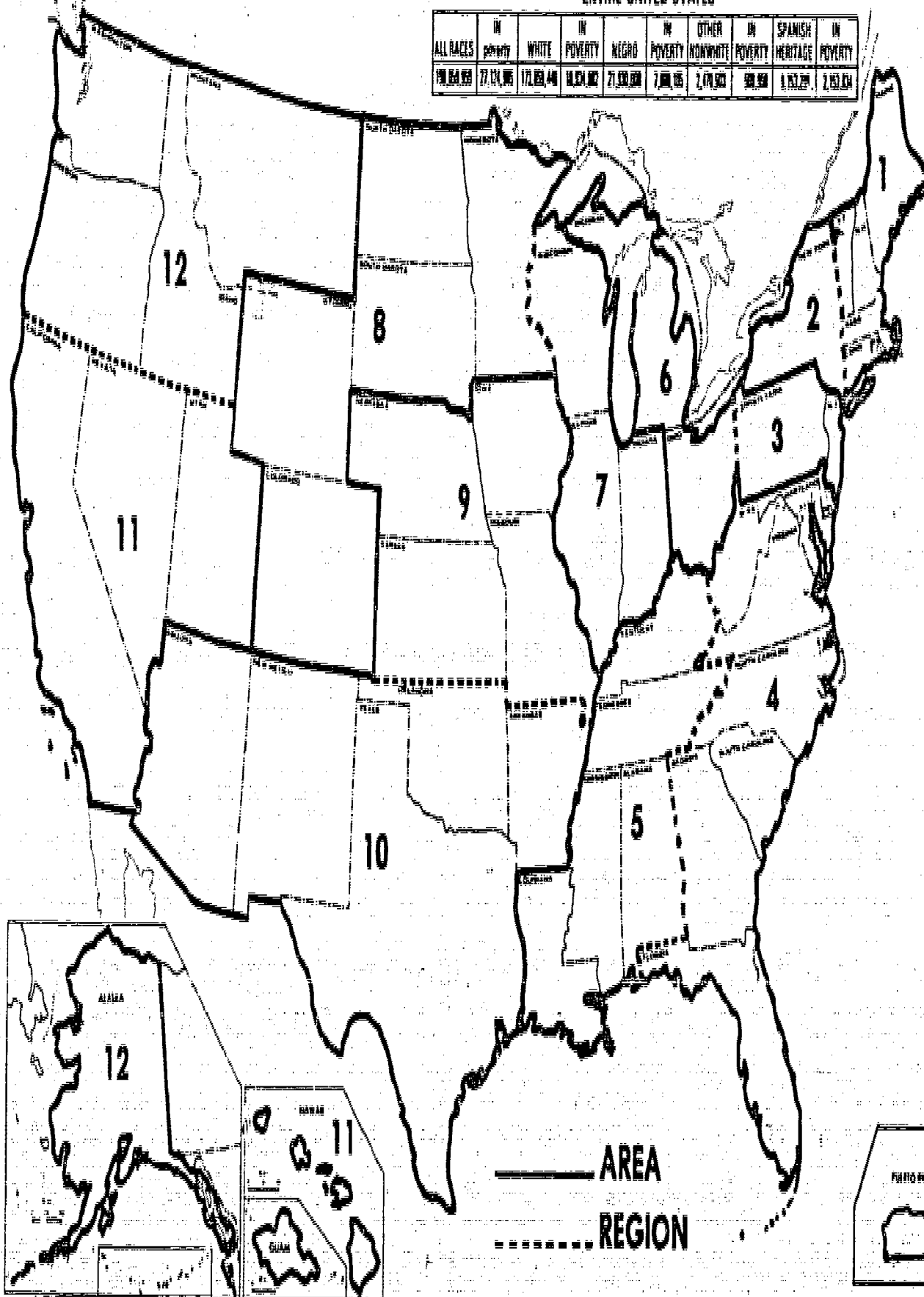
1970 Decennial Census Data on Poverty

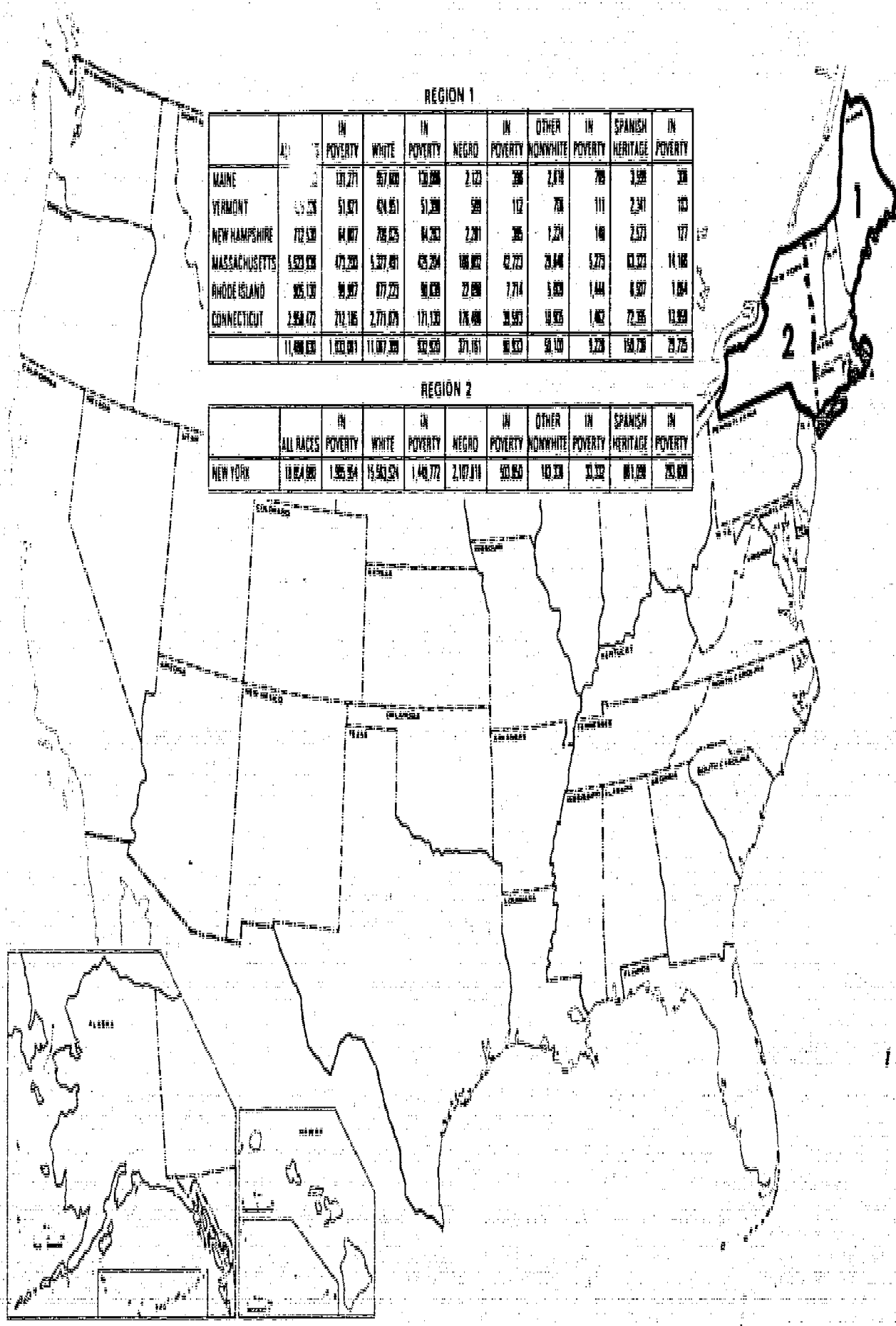
The Population of the United States, Puerto Rico and Guam in poverty, by U.S. Catholic Conference Ecclesiastical Regions.

Assembled by the Allocations Staff of the Campaign for Human Development.

ENTIRE UNITED STATES

ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
190,868,959	27,124,065	172,859,446	18,524,862	21,539,688	7,886,195	2,678,963	988,958	9,753,279	2,153,624



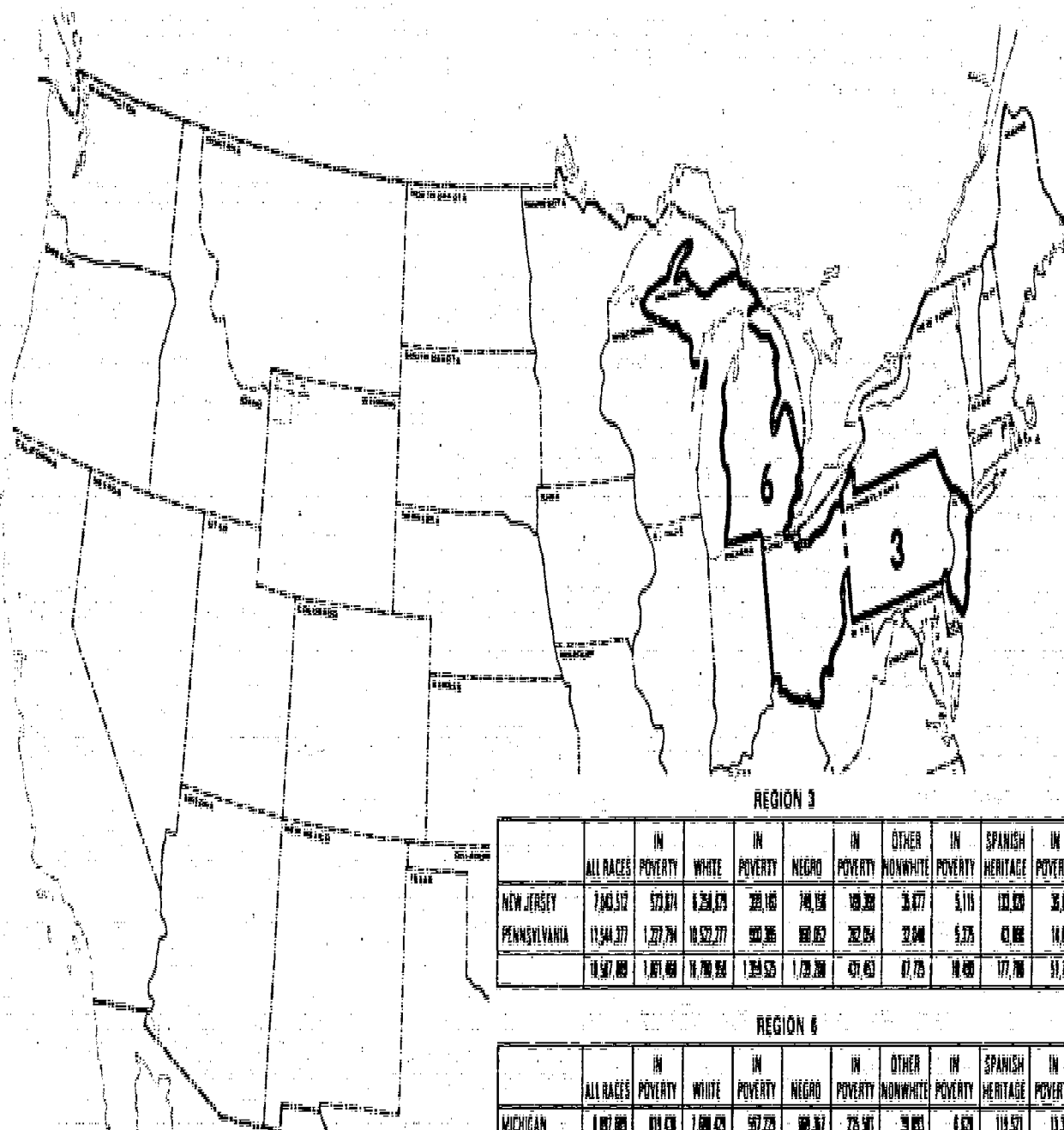


REGION 1

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
MAINE		131,271	507,600	130,000	2,123	386	2,610	789	3,989	208
VERMONT	55,528	51,921	424,851	51,289	589	112	758	111	2,301	103
NEW HAMPSHIRE	712,530	64,007	708,625	64,353	2,201	385	1,224	190	2,573	177
MASSACHUSETTS	5,923,630	473,220	5,327,401	423,284	100,002	42,723	28,846	5,273	12,023	14,108
RHODE ISLAND	905,130	90,907	877,223	90,628	27,898	7,714	5,803	1,444	8,907	1,054
CONNECTICUT	2,958,472	212,185	2,746,287	171,130	176,408	28,593	18,925	1,402	72,385	12,859
	11,480,630	1,023,081	11,007,300	932,620	371,161	60,623	58,120	9,226	150,728	29,725

REGION 2

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
NEW YORK	18,024,980	1,985,354	15,563,524	1,440,772	2,107,111	501,850	143,328	31,332	101,628	250,828

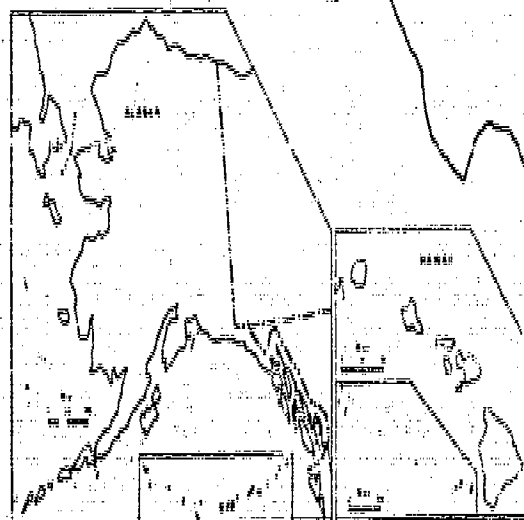


REGION 3

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
NEW JERSEY	7,043,512	573,374	6,254,679	288,140	740,154	128,388	35,877	5,115	132,828	35,891
PENNSYLVANIA	11,344,377	1,277,794	10,527,277	650,385	880,853	282,054	32,940	5,375	43,886	14,823
	18,387,889	1,851,168	16,781,956	938,525	1,621,007	410,442	68,817	10,490	176,714	50,714

REGION 6

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
MICHIGAN	8,887,888	819,428	7,888,428	587,228	888,367	275,581	29,885	6,528	118,521	13,528
OHIO	10,424,734	1,541,348	9,463,252	787,588	1,465,825	238,227	28,577	4,722	82,851	11,228
	19,312,622	2,360,776	17,351,680	1,374,816	2,354,192	513,808	58,462	11,250	201,372	24,756



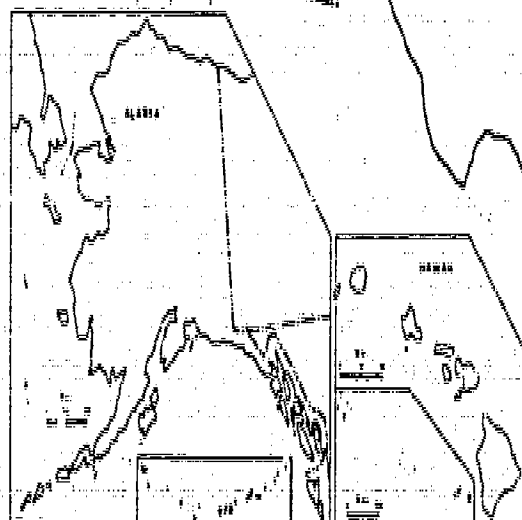
REGION 4

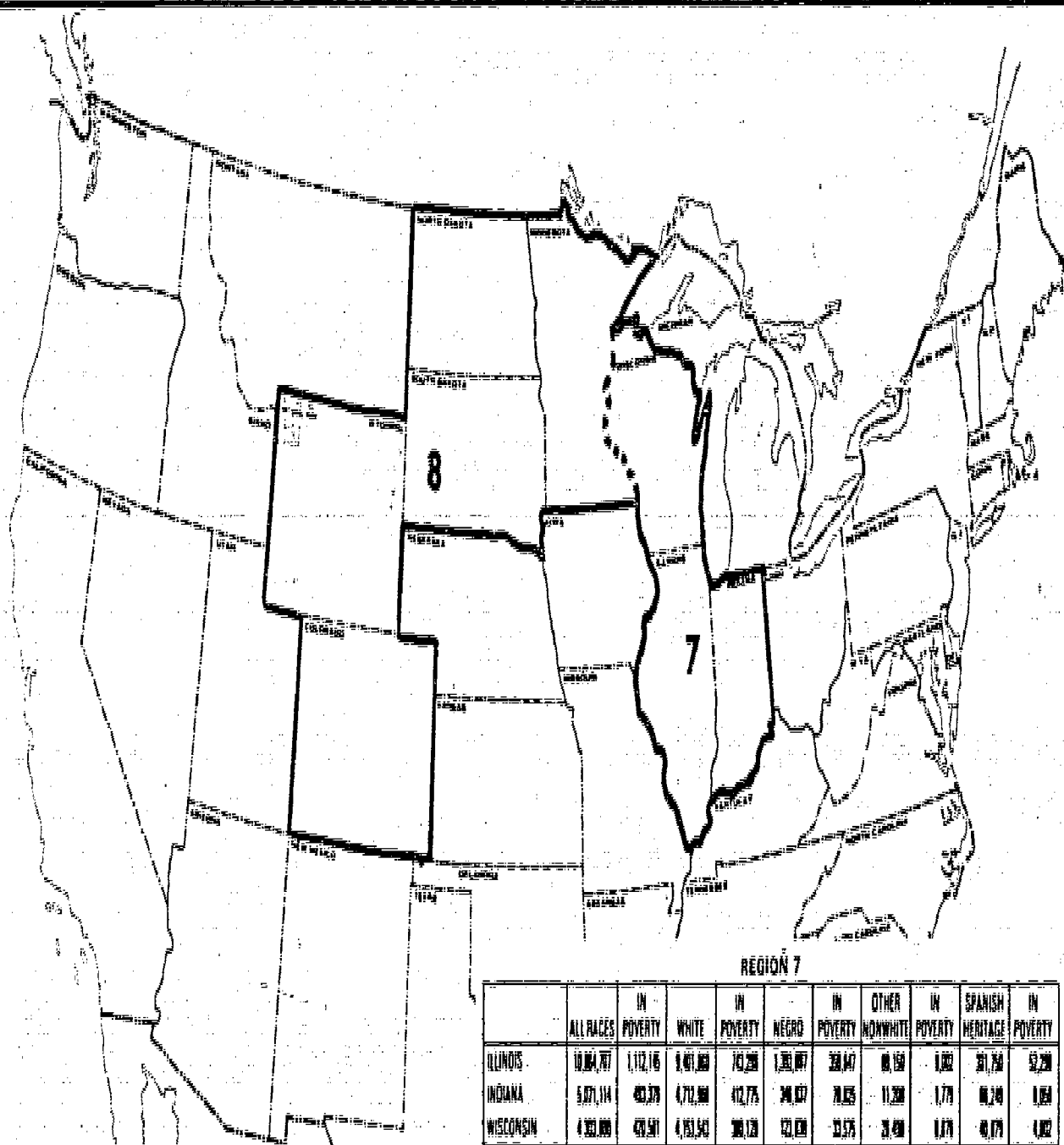
REGION 4

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DELAWARE	532,911	58,195	64,632	35,381	11,278	22,820	3,098	364	8,108	922
D.C.	774,328	123,128	185,363	18,064	527,132	152,748	7,811	1,465	15,117	2,628
FLORIDA	1,637,567	1,089,235	5,800,294	880,883	1,815,223	471,351	71,980	5,381	447,894	88,435
GEORGIA	1,480,755	874,782	3,288,298	408,708	8,155,187	515,388	7,282	1,583	27,553	2,735
MARYLAND	1,825,999	388,575	1,128,524	217,841	175,388	186,772	23,688	2,788	51,830	4,388
N. CAROLINA	1,838,848	588,328	3,788,861	482,082	1,887,482	483,911	8,888	28,388	18,733	2,188
S. CAROLINA	2,488,535	584,328	1,715,583	211,181	788,018	382,381	4,582	1,478	9,833	1,188
VIRGIN ISLANDS										
VIRGINIA	1,638,535	888,515	3,812,342	388,034	828,274	282,828	18,888	3,543	45,582	4,382
WEST VIRGINIA	1,788,917	388,112	1,842,188	384,021	84,472	25,178	2,327	518	8,188	773
	28,744,885	5,242,325	22,488,374	2,781,228	8,185,287	2,413,473	148,854	37,488	638,828	87,527

REGION 5

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
ALABAMA	3,388,487	867,248	2,478,735	388,888	883,888	487,188	4,757	1,122	12,388	1,511
KENTUCKY	3,138,413	718,713	2,888,811	428,381	277,882	88,888	4,488	1,812	18,888	982
LOUISIANA	3,581,425	882,871	2,488,888	384,475	1,882,488	585,522	1,834	1,814	88,888	12,147
MISSISSIPPI	2,184,355	788,885	1,288,678	242,428	882,488	528,748	5,855	1,221	7,422	1,251
TENNESSEE	3,881,221	828,485	3,228,353	572,858	858,584	382,382	5,314	1,185	13,173	1,882
	16,845,815	4,111,242	12,445,014	2,188,182	3,575,837	1,888,828	28,188	9,224	111,388	17,561



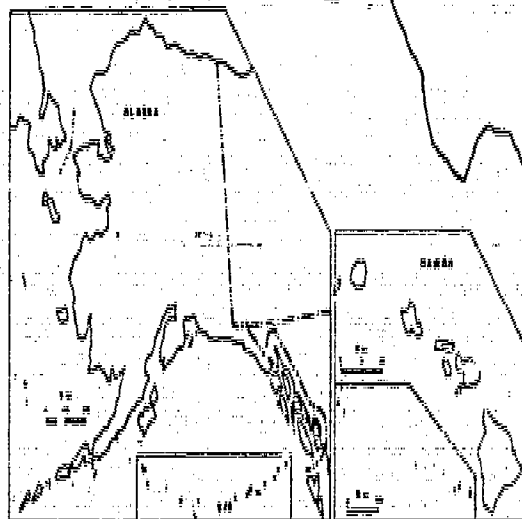


REGION 7

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
ILLINOIS	10,864,767	1,112,145	8,401,868	745,258	1,383,087	368,887	88,158	1,002	361,750	52,288
INDIANA	5,871,114	483,378	4,712,868	412,775	348,837	78,835	11,288	1,778	88,340	1,858
WISCONSIN	4,363,888	429,581	4,153,543	388,128	123,838	33,575	28,438	8,878	48,878	4,882
	21,100,771	2,025,103	18,268,371	1,538,119	1,855,762	472,240	128,671	17,658	498,978	65,128

REGION 8

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
MINNESOTA	3,711,468	367,862	3,448,854	387,118	262,751	7,862	28,363	8,841	22,663	2,782
SOUTH DAKOTA	1,408,871	119,543	1,289,327	102,838	1,578	588	38,864	18,118	2,848	818
NORTH DAKOTA	562,871	83,888	577,878	88,387	2,878	488	13,883	8,238	1,888	482
WYOMING	523,881	37,888	518,438	35,282	2,188	722	1,271	1,731	14,288	4,228
COLORADO	2,183,178	283,221	2,888,218	343,318	81,148	15,538	21,817	2,878	288,148	68,148
	7,402,877	811,383	7,181,718	848,858	88,958	25,828	108,388	38,888	328,778	78,828

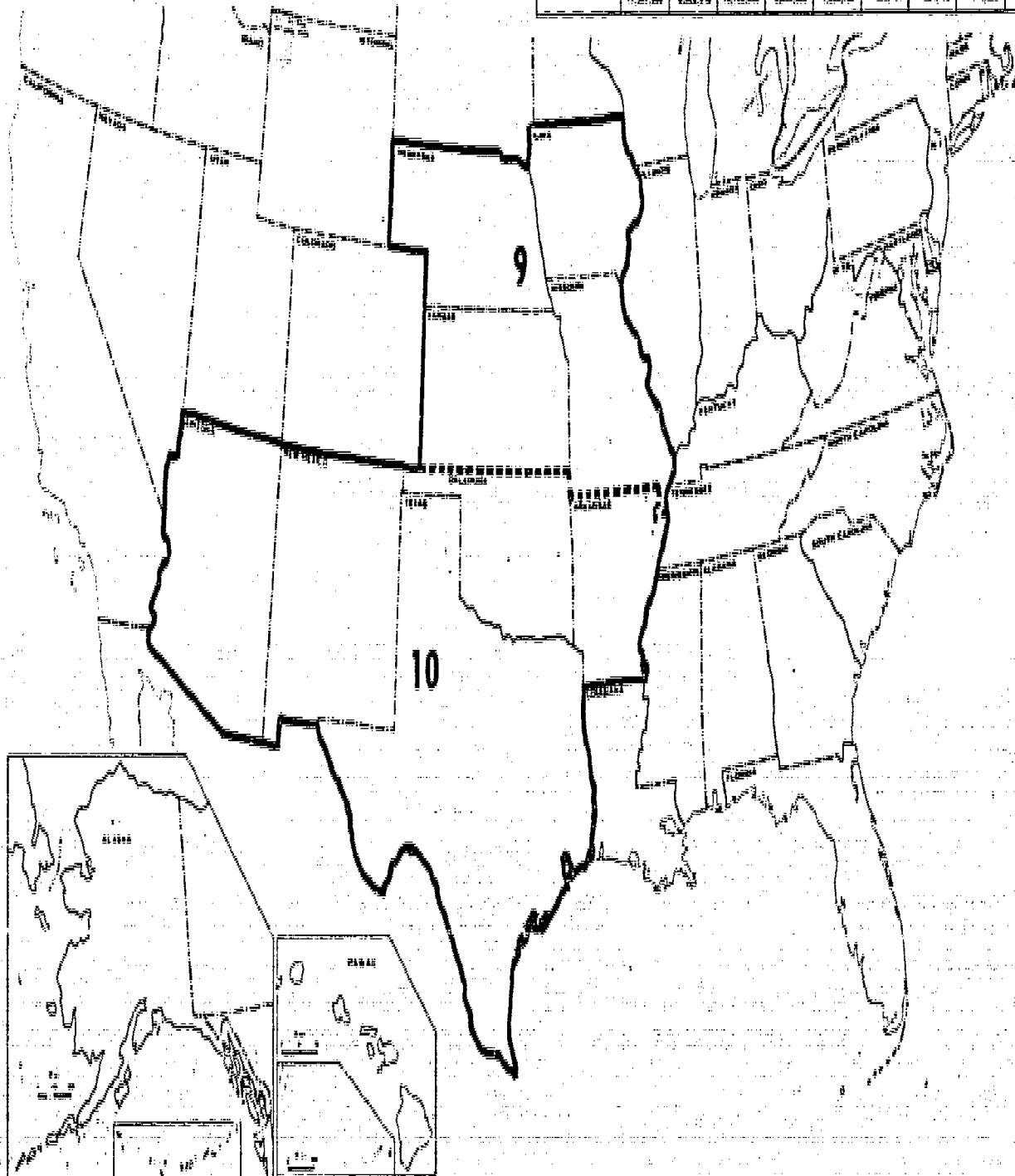


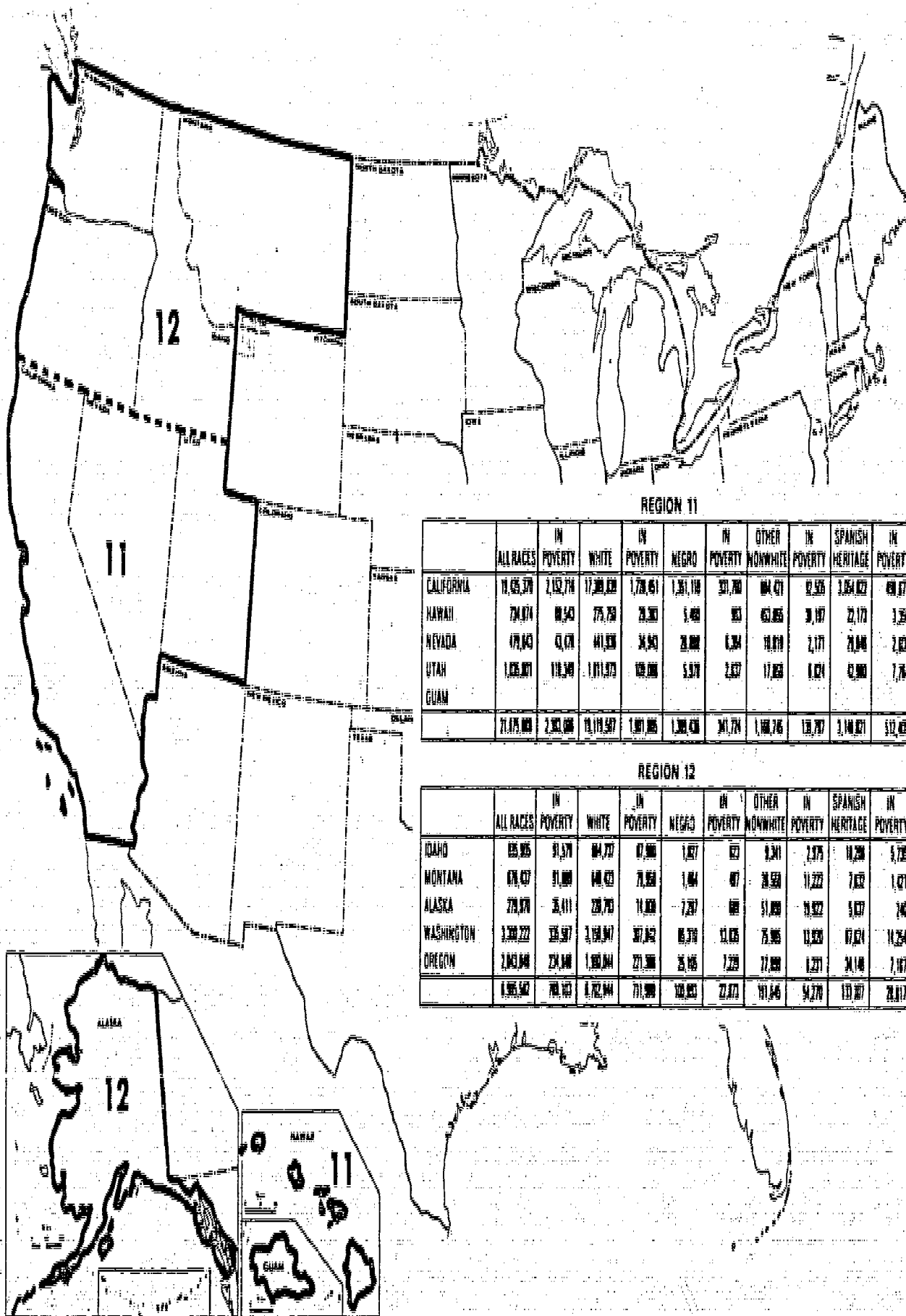
REGION 9

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
IOWA	2,742,944	219,825	2,735,559	228,347	31,988	8,189	8,489	1,169	17,871	2,411
KANSAS	2,167,458	275,497	2,055,364	241,578	99,816	31,388	12,278	2,955	45,626	8,725
MISSOURI	4,554,433	427,092	4,075,299	523,872	467,359	145,621	13,572	2,599	28,814	3,188
NEBRASKA	1,438,577	188,225	1,295,164	174,297	28,178	11,425	9,243	2,512	29,852	3,254
	10,834,032	1,464,423	10,225,368	1,246,992	626,851	196,622	41,592	8,625	122,364	16,464

REGION 10

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
ARIZONA	1,722,826	264,430	1,579,964	189,539	58,135	18,081	102,718	54,828	228,346	77,875
ARKANSAS	1,888,588	527,999	1,531,341	274,945	344,367	228,279	4,322	1,245	8,813	2,951
NEW MEXICO	894,254	227,129	823,254	181,455	18,112	7,558	72,872	28,228	422,127	121,425
OKLAHOMA	2,473,383	464,931	2,211,625	354,761	182,728	79,514	99,816	26,852	34,726	7,721
TEXAS	18,928,857	2,848,593	15,923,565	1,519,038	1,358,829	518,567	48,523	18,127	2,028,862	721,258
	17,987,928	3,529,143	15,729,999	2,580,638	1,922,722	622,461	254,475	141,923	2,811,818	848,758





REGION 11

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
CALIFORNIA	19,435,378	2,132,718	17,288,638	1,788,461	1,361,118	331,780	884,471	82,526	1,354,822	438,677
HAWAII	794,874	88,343	775,758	79,383	5,488	953	453,855	38,187	22,173	3,358
NEVADA	479,843	43,478	441,338	34,843	28,888	6,384	18,819	2,171	28,846	2,428
UTAH	1,825,881	118,348	1,611,973	108,088	5,937	2,837	17,853	8,424	42,880	7,784
GUAM										
	21,475,883	2,382,688	19,119,587	1,987,885	1,385,438	341,774	1,168,745	128,787	1,148,821	512,435

REGION 12

	ALL RACES	IN POVERTY	WHITE	IN POVERTY	NEGRO	IN POVERTY	OTHER NONWHITE	IN POVERTY	SPANISH HERITAGE	IN POVERTY
IDAHO	835,885	91,378	804,727	87,988	1,887	822	9,341	2,375	18,288	5,738
MONTANA	678,437	91,888	648,423	78,858	1,884	487	28,538	11,222	7,832	1,421
ALASKA	279,878	35,411	238,793	14,888	7,287	888	51,888	18,822	9,837	1,488
WASHINGTON	3,388,222	338,587	3,158,947	307,842	18,378	51,835	75,985	13,828	67,821	11,254
OREGON	2,883,848	274,848	2,688,844	271,888	25,185	7,225	77,888	8,221	34,148	7,187
	6,985,847	784,183	6,782,844	771,888	108,883	22,872	181,846	54,278	133,887	28,817

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